



# *Veterans'* *Laws and Benefits*



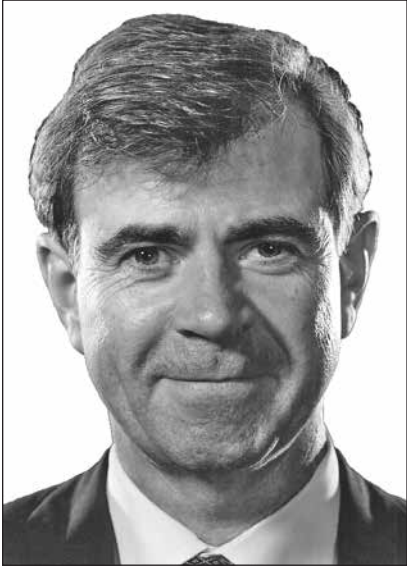
**William Francis Galvin**

Secretary of the Commonwealth

*Updated 2/20/2017*



# A Message from the Secretary of the Commonwealth



Dear Massachusetts Veteran,

The Office of the Secretary of the Commonwealth is pleased to present this publication, our tenth edition of *Veterans' Laws and Benefits*, a compilation of resources regarding major state benefits in the areas of education, employment, housing, motor vehicles, property taxes, and medical assistance. Information regarding recent amendments to federal and state legislation on employment rights and federal burial benefits is also offered.

I am particularly pleased to include information specifically for members of the Guard and Reserve.

This guide provides references to appropriate agencies for information on eligibility and the application process as well as the responsibilities of local veterans' agents who assist veterans with referral and emergency assistance.

I would like to express my appreciation to the state Department of Veterans' Services for their continued assistance in helping us keep this guide up-to-date.

I hope veterans and their families find this booklet a useful source of information.

Sincerely,

A handwritten signature in cursive script that reads "William Francis Galvin". The signature is written in dark ink and is positioned above the printed name.

William Francis Galvin  
Secretary of the Commonwealth

We at Citizens Information Service have made every effort to insure accuracy in the telephone numbers and websites listed in the Veterans' Laws and Benefits book. However, changes do happen and a telephone number or website may no longer be accurate. We encourage citizens to let us know if/when a telephone number, or website is no longer in service or no longer accurate.

**William Francis Galvin**

Secretary of the Commonwealth

Citizen Information Service

One Ashburton Place, Room 1611

Boston, Massachusetts 02108

Telephone: 617-727-7030

Toll-free: 1-800-392-6090 (in Mass. only)

TTY: 617-878-3889

Fax: 617-742-4528

E-mail: [cis@sec.state.ma.us](mailto:cis@sec.state.ma.us)

Website: [www.sec.state.ma.us/cis](http://www.sec.state.ma.us/cis)

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# Definitions of Massachusetts Veterans

*M.G.L. ch.4, s.7, cl. 43 (Massachusetts General Law Chapter 4, Section 7, Clause 43)*

To be a “veteran” under Massachusetts law a person is required to have either:

- **180 days** of regular active duty service and a last discharge or release under honorable conditions –OR–
- **90 days** of active duty service, one day of which is during “wartime” per the chart which follows, and be discharged or released under honorable conditions, except for Vietnam I, which requires 180 days of active duty service (see chart on page 2).

## **Guard members**

For Guard Members to qualify they must have either:

- **180 days** and have been activated under Title 10 of the U.S. Code and have been discharged or released under honorable conditions or;
- Members who were activated under Title 10 or Title 32 of the U.S. Code of Massachusetts General Laws, Chapter 33, sections 38, 40, and 41 must have served 90 days, at least one of which was during “wartime,” per the chart on page 3. The members’ last discharge or release must be under honorable conditions.

## **Reservists**

For Reservists to qualify, they must have been called to regular active duty, at which point their eligibility can be determined by the chart on page 3.

## **Minimum service exception (for death or disability)**

It is not necessary that an applicant have completed the minimum service for wartime or peacetime campaign if he/she served some time in the campaign and was awarded the Purple Heart, or suffered a service-connected disability per the Discharge Certificate, or died in the service under honorable conditions (see chart on page 3).

## **Training duty exception**

Active service in the armed forces, as used in this clause shall not include active duty for training in the Army or Air National Guard or active duty for training as a Reservist in the armed forces of the United States (see chart on page 3).

## **Merchant Marine**

Any Merchant Marine who served for a period of 90 days in armed conflict between December 7, 1941 and December 31, 1946, and who received an honorable discharge from the Army, Navy, or Coast Guard of the United States.

## **Eligible dependents**

The following categories of persons may qualify as dependents eligible to receive veterans’ benefits:

- Spouse of the veteran;
- Widow or widower of the veteran;
- Dependent parent of the veteran;
- Any person who acted as a parent to the veteran for five years immediately preceding the commencement of the veteran’s wartime service;
- Child of the veteran until his/her 19th birthday;
- Child of the veteran between 19 years and 24 years of age while the child is attending high school, an institution of higher learning or some other accredited educational institution;
- Child of the veteran 19 years of age or older who is mentally or physically unable to support him/herself and was affected by the disability prior to his/her 18th birthday;
- Legally adopted children of the veteran.

## Who is not eligible?

None of the following shall be deemed to be a veteran:

- Any person, who at the time of entering into the armed forces of the United States, had as his/her intention to become a subject or citizen of the United States and withdrew his/her intention under the provisions of the Act of Congress approved July 9, 1918;
- Any person who was discharged from the said armed forces on his/her own application or solicitation by reason of his/her being an enemy alien;
- Any person who has been proved guilty of willful desertion;
- Any person whose only service in the armed forces of the United States consists of his/her service as a member of the Coast Guard Auxiliary or as a temporary member of the Coast Guard Reserve, or both;
- Any person whose last discharge or release from the armed forces is dishonorable or other than honorable.

## Chart of definitions

*M.G.L. ch. 4, sec.7, cl. 43 as amended by the Acts of 2005, ch. 130*

<b>Era of Service</b>	<b>Dates</b>	<b>Requirement for Veteran Status</b>
<b>PEACETIME</b>	12-Nov-1918 15-Sep-1940	180 days of regular active duty service and a last discharge or release under honorable conditions.
<b>WWII</b> (Merchant Marine: 7-Dec-1941 through 31- Dec-1946)	16-Sep-1940 25-Jul-1947	90 days of active duty service, one (1) day during “wartime” and a last discharge or release under honorable conditions.
<b>PEACETIME</b>	26-Jul-1947 24-Jun-1950	180 days of regular active duty service and a last discharge or release under honorable conditions.
<b>KOREA</b>	25-Jun-1950 31-Jan-1955	90 days of active duty service, one (1) day during “wartime” and a last discharge or release under honorable conditions.
<b>Korean Defense Service Medal</b>	28-Jul-1954 (to be determined later)	90 days of active duty service, last discharge under honorable conditions and the Korean Defense Service Medal.
<b>VIETNAM I</b>	1-Feb-1955 4-Aug-1964	180 days of regular active duty service and a last discharge or release under honorable conditions.
<b>VIETNAM II</b>	5-Aug-1964 7-May-1975	90 days of active duty service, one (1) day during “wartime” and a last discharge or release under honorable conditions.
<b>PEACETIME</b>	8-May-1975 1-Aug-1990	180 days of regular active duty service and a last discharge or release under honorable conditions.
<b>Lebanon Campaign *</b>	25-Aug-1982 (to be determined later)	90 days of active duty service, one (1) day during “wartime” and a last discharge or release under honorable conditions.
<b>Grenada Campaign *</b>	25-Oct-1983 15-Dec-1983	90 days of active duty service, one (1) day during “wartime” and a last discharge or release under honorable conditions.
<b>Panama Campaign *</b>	20-Dec-1989 31-Jan-1990	90 days of active duty service, one (1) day during “wartime” and a last discharge or release under honorable conditions.

<b>PERSIAN GULF</b>	2-Aug-1990 (to be determined later)	90 days of active duty service, one (1) day during “wartime” and a last discharge or release under honorable conditions.
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\* Naval and Marine DD Form 214 must indicate Expeditionary Medal. All DD Form 214’s must specify campaign: Lebanon, Granada, or Panama.

For **GUARD MEMBERS** to qualify they must have 180 days and have been activated under Title 10 of the U.S. Code **-OR-** Members who were activated under Title 10 or Title 32 of the U.S. Code or Massachusetts General Laws, chapter 33, sections 38, 40, and 41 must have 90 days, at least one of which was during “wartime,” per the above chart.

For **RESERVISTS** to qualify, they must have been called to regular active duty, at which point their eligibility can be determined by the above chart.

**Minimum Service Exception (for Death or Disability):** It is not necessary that an applicant have completed the minimum service for wartime or peacetime campaign if he/she served some time in the campaign and was awarded the Purple Heart, or suffered a service-connected disability per the Discharge Certificate, or died in the service under honorable conditions.

**Training Duty Exception:** Active duty service in the armed forces shall not include active duty for training in the Army or Air National Guard or active duty for training as a Reservist in the Armed Forces of the United States.

### **Veterans’ Bill of Rights**

*M.G.L. ch. 115 and 108 CMR (Code of Massachusetts Regulations)*

You have a right to:

- File a written application for veterans’ benefits at any time. You can insist upon this right, even if told that you are not eligible. 108 CMR 4:02 (1);
- Receive assistance from your local Veterans’ Service Officer (VSO) in completing your application M.G.L. ch. 115, s. 3;
- Receive a full explanation of the services and benefits available under M.G.L. ch. 115, as well as other available benefits;
- Receive a written notice and explanation of the approval or denial of your application for benefits 108 CMR 8.02;
- Be treated with dignity and respect and to receive accurate, courteous, and timely service;
- Appeal and request a hearing if you disagree with any action taken in your case 108 CMR 8.07 (1);
- Expect confidentiality: personal information will not be collected or used except for the purpose of determining your eligibility for benefits M.G.L. ch. 40, s.51;
- Receive fair and equal treatment without regard to sex, race, religion, handicap, ethnicity, or national origin M.G.L. ch. 151B, s.3;
- Preference in public employment M.G.L. ch.31, s.12, 26, 28 and ch. 41, s.112.

For additional information on your rights, speak to your local city/town VSO, or call the Massachusetts Department of Veterans’ Services: 617-210-5480 or visit [www.mass.gov/veterans](http://www.mass.gov/veterans)

## **Governor's Advisory Council on Veterans' Services**

*Executive Order No. 483*

The Governor's Advisory Council on Veterans' Services was established in April 2007. The Council advises the Governor and the Secretaries of Health and Human Services and Veterans' Services on issues relating to veterans of the Commonwealth. The Council reviews and assesses state and federal statutes and programs that relate to veterans, and the delivery of services to veterans, including healthcare, education, housing, outreach, training, and retraining. The Council serves as an educational resource for citizens and elected and appointed officials on veterans' issues. The Lieutenant Governor serves as the chair of the Council.

## **Public Assistance**

### **Chapter 115**

Under Massachusetts General Laws M.G.L. ch. 115, the Commonwealth provides a needs-based means tested program of financial and medical assistance for indigent veterans and their dependents. Qualifying veterans and their dependents receive necessary financial assistance for food, shelter, clothing, fuel, and medical care in accordance with a formula which takes into account the number of dependents and income from all sources. Eligible dependents of deceased veterans are provided with the same benefits as if the veteran were still living.

### **How to apply**

For applications, contact the local Veterans' Service Officer (VSO) in the city or town where the veteran lives. To find a VSO:

- Call the local City or Town Hall and ask for Veterans' Services;
- Call the Massachusetts Department of Veterans' Services: 617-210-5480, and ask for the VSO name and contact information;
- Visit the DVS website at [www.mass.gov/veterans](http://www.mass.gov/veterans) to search by municipality;
- See page 42 of this publication for a complete listing.

### **History of veterans' benefits in Massachusetts**

In the 18th century, towns in the Massachusetts Bay Colony provided assistance to needy veterans of the French and Indian War (1754-1763) between France and Great Britain, fought in North America. The Commonwealth of Massachusetts began providing for its veterans immediately following the Revolutionary War. At the start of the Civil War in 1861, the state legislature formalized the assistance provided to veterans by establishing M.G.L. Chapter 115 and the Department of Veterans' Services. Offices of Director of Veterans' Services, Burial Agent, and Graves Officer opened in every city and town in the Commonwealth.

State and local government leaders wanted to recognize service in the armed forces by providing certain essential benefits to men and women (both living and deceased) who had borne the burden of military duty—and to their families. Chapter 115 enables every eligible Massachusetts veteran to receive certain financial, medical, educational, employment, and other benefits earned by military service. Veterans, their dependents, and surviving spouses have been singled out to receive counsel and assistance dispensed through the 351 municipal Veterans' Services offices.

Today M.G.L. Chapter 115 requires every city and town to maintain a Department of Veterans' Services through which the municipality makes available to its residents the part-time or full-time services of either an exclusive or district Veterans' Service Officer (VSO). It is the job of the VSO to provide the veterans (living and deceased) and their dependents access to every federal, state, and local benefit and service to which they are entitled—including assisting in their funerals and honoring them on Memorial Day and Veterans' Day.

### **Mission**

The mission of the Department of Veterans' Services (DVS) is to be the chief advocate for the nearly half-million veterans of the Commonwealth and their families. DVS establishes policy, proposes legislation, ensures that adequate funding for veterans' programs is included in the Governor's budget, and represents

the interests of veterans in matters coming before the General Court. In addition, DVS represents all state agencies and individual veterans before the federal Department of Veterans Affairs in securing federal compensation and other benefits that might be available.

**Contact information:**

Department of Veterans' Services  
600 Washington Street, 7th Floor  
Boston, MA 02111  
617-210-5480  
[www.mass.gov/veterans](http://www.mass.gov/veterans)  
Email: [mdvs@vet.state.ma.us](mailto:mdvs@vet.state.ma.us)

**Massachusetts health insurance law and VA healthcare**

Under Chapter 58 of the Acts of 2006, frequently referred to as the Massachusetts Healthcare Reform Law, as of July 2007 all adult Massachusetts residents are required to have health insurance. Residents are asked to verify their health insurance coverage on their tax return and residents who do not have insurance face financial penalties. There are a variety of health insurance options available that veterans can access.

Under Administrative Bulletin 04-07 enrollment in the VA healthcare system (U.S. Department of Veterans Affairs) qualifies as creditable insurance coverage under the law. Because many veterans have earned this healthcare through their service and it is available at very low or no out-of-pocket cost, veterans may apply for VA healthcare prior to signing up for Commonwealth Care, Medicare, or MassHealth which may charge premiums, fees, and co-pays.

## Education Benefits

**Tuition waiver for all Massachusetts veterans to all state colleges and universities**

*M.G.L. ch. 15A, s.19*

Veterans of Massachusetts, as defined by M.G.L. ch. 4, s.7, clause 43, may be eligible for any state-supported course in an undergraduate degree program or certificate program offered by a public college or university. To be eligible, a veteran must also be a legal resident of Massachusetts and he/she must not be in default of any federal student loans.

Veterans will be eligible on a space-available basis for a waiver of full or partial tuition based on proper documentation of the eligibility of the veteran. Space availability shall be determined in accordance with normal practices and procedures as published by each institution, i.e., the individual college or university. Contact the veterans' representative at the college or university for details.

**National Guard tuition and fee waiver**

*Acts of 2005 ch. 130*

Members of the National Guard are eligible for a waiver of both fees and tuition at all state colleges and universities. Please contact the college or university veterans' representative for details about this program.

**Public service scholarship programs**

*M.G.L. ch. 15A, s.16*

Scholarships will be awarded to:

- Children of prisoners of war or military or service persons missing in action in Southeast Asia whose service was between February 1, 1955 and the termination of the Vietnam campaign; and
- Children of veterans (as defined by M.G.L. ch. 4, s.7) whose service was credited to the Commonwealth and who were killed in action or otherwise died as a result of such service.

Scholarships will be for undergraduate studies at an institution of higher education in the Commonwealth.

**Contact information:**

Office of Student Financial Assistance  
Department of Higher Education  
454 Broadway, Suite 200  
Revere, MA 02151  
Tel: 617-391-6070  
www.osfa.mass.edu

**Post 9/11 GI Bill**

Veterans who served for a minimum of 90 days active duty on or after September 11, 2001, may qualify for the Post 9/11 GI Bill (Chapter 33). This new federal program provides increased benefits for veterans pursuing an approved education program at an approved degree-granting institution.

To be eligible for the Post 9/11 GI Bill, veterans must have received an honorable discharge; and served at least 90 aggregate days on or after September 11, 2001; or discharged with a service-connected disability after 30 continuous days.

This federal benefit has state-specific implications since the cost of tuition and fees varies by state and is based on the highest in-state undergraduate rate. A monthly housing allowance based on the zip code of the college/university and a book stipend of \$41.67 per credit of up to 24 credits or \$1,000 per academic year is also part of the program.

For information and to apply, call Toll-Free: 1-888-442-4551 or go to [www.gibill.va.gov](http://www.gibill.va.gov)

**Veterans Upward Bound Program**

The Veterans Upward Bound (VUB) Program has two locations in Massachusetts: UMass Boston and Suffolk University. VUB is a free pre-college program to help veterans develop the academic and personal skills necessary for success in a program of post-secondary education.

**Eligibility**

In order to qualify, an applicant must:

- Be a U.S. citizen or permanent resident;
- Have served over 180 days on active military duty or have a service-connected disability (Reservists serving on or after September 11, 2001, shorter terms of service may provide eligibility);
- Have a military discharge other than dishonorable;
- Have academic need.
- Applicants must qualify in one of the following two ways:
  - They must be a potential first-generation college graduate (their primary caregiver had not graduated from a four-year higher education institution before the applicant turned 18);
  - They must meet income guidelines for the program. These are based on federal taxable income and family size. Please call for detailed guidelines.

**Contact information:**

Veterans Upward Bound  
UMass Boston  
McCormack Hall, 3rd Floor, Room 704 (inside the Ryan Lounge)  
100 Morrissey Boulevard  
Boston, MA 02125  
Tel: 617-287-5870  
www.veterans-ub.umb.edu  
E-mail: [veteransupwardbound@umb.edu](mailto:veteransupwardbound@umb.edu)

Veterans Upward Bound  
Suffolk University, 73 Tremont, Suite 7025  
Boston, MA 02108  
Tel: 617-725-4100  
www.suffolk.edu/offices/39470.html  
E-mail: vub@suffolk.edu

### ***Massachusetts Soldiers Legacy Fund***

The Massachusetts Soldiers Legacy Fund provides funds for current and future college/university students whose parents were killed on deployment during Operations Enduring or Iraqi Freedom.

#### **Contact information:**

Massachusetts Soldiers Legacy Fund  
Toll-Free: 1-866-856-5533  
www.msلفund.org  
E-mail: info@msلفund.org

## **Motor Vehicle Benefits**

### ***Veterans' Plate***

#### **Eligibility**

##### ***Veteran:***

Veterans' plates are issued to veterans who served:

- 180 days of regular active duty service (enlisted or drafted service) and a last discharge or release under honorable conditions (does not include training), or
- 90 days of active duty service (Reservists or National Guard), one day of which is during "wartime" and a last discharge or release under honorable conditions (does not include training)

Veterans are eligible for one (1) set of plates for each vehicle registered in his or her name.

**Procedure to Obtain Veterans' Plates:** You must present one of the following documents to a full service RMV office or branch to verify your veteran status:

- Honorable Discharge or DD Form 214 Release from Active Duty;
- In addition to the verification listed above, you will need a copy of your current registration (if applicable), a signed and stamped Application for Registration & Title (RMV-1 Form) from your insurance agent (if a newly purchased vehicle), or a signed and stamped Application to Swap Plates (RMV-3 Form) from your insurance agent (if acquiring Veterans' plates on an existing registration), and the appropriate fee.

**Fees:** (subject to change)

- Initial Registration Fee: \$60.00;
- Special Plate Fee: \$40.00;
- Renewal Fee: \$100.00 every 2 years.

**Renewal Cycle:** Passenger plates must be renewed every two (2) years.

Proceeds from the special plate fee for this plate go to the Chelsea and Holyoke Soldier's Homes.

#### ***Veteran Motorcycle Plate:***

Veterans' motorcycle plates are issued to veterans who served:

- 180 days of regular active duty service (enlisted or drafted service) and a last discharge or release under honorable conditions (does not include training);



- Or 90 days of active duty service (Reservists or National Guard), one day of which is during “wartime” and a last discharge; or release under honorable conditions (does not include training).

**Procedure to Obtain Veterans Motorcycle Plate:** An Application for Veteran’s Plates must be completed. Along with this completed application, you must submit a photocopy of one of the following documents to the Special Plates Department of the RMV:

- Honorable Discharge or DD Form 214 Release from Active Duty

**Fees:** (subject to change)

- Initial Registration Fee: \$20.00;
- Special Plate Fee: \$20.00;
- Renewal Fee: \$40.00.

**Renewal cycle:** Motorcycle plates must be renewed every year.

Mail the completed Application for Veterans’ Plates and verification listed above to:

Registry of Motor Vehicles  
 Attn: Special Plates  
 P.O. Box 55895  
 Boston, MA 02205-5895  
 Tel: 857-368-8031

Once eligibility is verified, customers will receive their veteran motorcycle plate and registration via U.S. Mail. Veterans are eligible for one (1) motorcycle plate for each vehicle registered in his or her name.

### **Veterans’ Series License Plates**

*M.G.L. ch. 90, s.2*

#### ***Bronze Star Plate\*:***

Bronze Star plates are issued to veterans who have been awarded a Bronze Star medal. A Bronze Star recipient must prove that he/she has been awarded the Bronze Star medal in order to receive these plates. Bronze Star recipients are eligible for one (1) set of plates for each Bronze Star medal received.

**Procedure to Obtain Bronze Star Plates:** An Application for Veteran’s Plates must be completed. Along with this completed application, you must submit a photocopy of one of the following documents to the Special Plates Department of the RMV:

- Honorable Discharge or DD Form 214 Release from Active Duty;  
 or Statement of Service from the United States Veterans’ Administration.

Once eligibility is verified, customers will receive their veteran license plates and registration via U.S. Mail.

**Fees:** There is no fee for the issuance or the renewal of the Bronze Star plates.

**Renewal Cycle:** These plates must be renewed every two (2) years.

#### ***Bronze Star motorcycle Plate\*:***

Bronze Star motorcycle plates are issued to veterans who have been awarded a Bronze Star medal. A Bronze Star recipient must prove that he/she has been awarded the Bronze Star medal in order to receive these plates. Bronze Star recipients are eligible for one (1) Motorcycle plate for each Bronze Star medal received.

**Procedure to Obtain Bronze Star Motorcycle Plate:** An Application for Veteran’s Plates must be completed. Along with this completed application, you must submit a photocopy of one of the following documents to the Special Plates Department of the RMV:

- Honorable Discharge or DD Form 214 Release from Active Duty.

Once eligibility is verified, customers will receive their veteran motorcycle plate and registration via U.S. Mail.



**Fees:** There is no fee for the issuance or the renewal of the Bronze Star motorcycle plate.

**Renewal Cycle:** This plate must be renewed every year.

***Medal of Honor Plate\*:*** *(Listed as Congressional Medal of Honor on the Massachusetts RMV Website)*

Medal of Honor plates are issued to veterans who have received a Medal of Honor. Medal of Honor recipients are eligible for one (1) set of plates for each Medal of Honor received.

**Procedure to Obtain Medal of Honor Plates:** An Application for Veteran's Plates must be completed. Along with this completed application, you must submit a photocopy of one of the following documents to the Special Plates Department of the RMV:

- Honorable Discharge or DD Form 214 Release from Active Duty.

Once eligibility is verified, customers will receive their veteran license plates and registration via U.S. Mail.

**Fees:** There is no fee for the issuance or the renewal of the Medal of Honor plates.

**Renewal Cycle:** These plates must be renewed every year.

***Distinguished Flying Cross Plate:***

Distinguished Flying Cross plates are issued to veterans who have been awarded the Distinguished Flying Cross medal while serving in any capacity within the Armed Forces. Distinguished Flying Cross recipients are eligible for one (1) set of plates.

**Procedure to Obtain Distinguished Flying Cross Plates:** An Application for Veteran's Plates must be completed. Along with this completed application, you must submit a photocopy of one of the following documents to the Special Plates Department of the RMV:

- Honorable Discharge or DD Form 214 Release from Active Duty.

Once eligibility is verified, customers will receive their veteran license plates and registration via U.S. Mail.

**Fees:** There is no fee for the issuance or the renewal of the Distinguished Flying Cross plates.

**Renewal Cycle:** These plates must be renewed every two (2) years.

***Distinguished Flying Cross Motorcycle Plate\*:***

Distinguished Flying Cross plates are issued to veterans who have been awarded the Distinguished Flying Cross medal while serving in any capacity within the Armed Forces. Distinguished Flying Cross recipients are eligible for one (1) Motorcycle plate.

**Procedure to Obtain Distinguished Flying Cross Motorcycle Plate:** An Application for Veteran's Plates must be completed. Along with this completed application, you must submit a photocopy of one of the following documents to the Special Plates Department of the RMV:

- Honorable Discharge or DD Form 214 Release from Active Duty.

Once eligibility is verified, customers will receive their veteran license plates and registration via U.S. Mail.

**Fees:** There is no fee for the issuance or the renewal of the Distinguished Flying Cross Motorcycle Plate.

**Renewal Cycle:** This plate must be renewed every year.

***Legion of Valor Plate\*:***

Legion of Valor plates are issued to members of the Legion of Valor of the USA, Inc. Legion of Valor members are eligible for one (1) set of plates. Legion of Valor members are recipients of the following medals:

- Medal of Honor;
- Distinguished Service Cross;
- Navy Cross;
- Air Force Cross.

**Procedure to Obtain Legion of Valor Plates:** An Application for Veteran's Plates must be completed. Along with this completed application, you must submit a photocopy of one of the following documents to the Special Plates Department of the RMV:

- Honorable Discharge or DD Form 214 Release from Active Duty.

**Fees:** There is no fee for the issuance or the renewal of Legion of Valor plates.

**Renewal Cycle:** This plate must be renewed every year.

***Legion of Valor Motorcycle Plate\*:***

Legion of Valor motorcycle plates are issued to members of the Legion of Valor of the USA, Inc. Legion of Valor members are eligible for one (1) Motorcycle plate. Legion of Valor members are recipients of the following medals:

- Medal of Honor;
- Distinguished Service Cross;
- Navy Cross;
- Air Force Cross.

**Procedure to Obtain Legion of Valor Motorcycle Plate:** An Application for Veteran's Plates must be completed. Along with this completed application, you must submit a photocopy of one of the following documents to the Special Plates Department of the RMV:

- Honorable Discharge or DD Form 214 Release from Active Duty.

Once eligibility is verified, customers will receive their veteran motorcycle plate and registration via U.S. Mail.

**Fees:** There is no fee for the issuance or the renewal of the Legion of Valor motorcycle plate.

**Renewal Cycle:** This plate must be renewed every year.

***Pearl Harbor Survivor Plate\*:***

Pearl Harbor Survivor plates are issued to veterans who served in Pearl Harbor on December 7, 1941. A Pearl Harbor Survivor must prove that he/she served in Pearl Harbor on that day. Pearl Harbor Survivors are eligible for one (1) set of plates.

**Procedure to Obtain Pearl Harbor Survivor Plates:** An Application for Veteran's Plates must be completed. Along with this completed application, you must submit a photocopy of a Pearl Harbor Association membership card and a photocopy of one of the following documents to the Special Plates Department of the RMV:

- Honorable Discharge or DD Form 214 Release from Active Duty.

Once eligibility is verified, customers will receive their veteran license plates and registration via U.S. Mail.

**Fees:** There is no fee for the issuance or the renewal of the Pearl Harbor Survivor plates.

**Renewal Cycle:** These plates must be renewed every two (2) years.

***Pearl Harbor Survivor Motorcycle Plate\*:***

Pearl Harbor Survivor motorcycle plates are issued to veterans who served in Pearl Harbor on December 7, 1941. A Pearl Harbor Survivor must prove that he/she served in Pearl Harbor on that day. Pearl Harbor Survivors are eligible for one (1) motorcycle plate.

**Procedure to Obtain Pearl Harbor Survivor Motorcycle Plate\*:** An Application for Veteran's Plates must be completed. Along with this completed application, you must submit a photocopy of a Pearl Harbor Association membership card and a photocopy of one of the following documents to the Special Plates Department of the RMV:

- Honorable Discharge or DD Form 214 Release from Active Duty.

Once eligibility is verified, customers will receive their veteran license plates and registration via U.S. Mail.

**Fees:** There is no fee for the issuance or the renewal of the Pearl Harbor Survivor plates.

**Renewal Cycle:** This plate must be renewed every year.

***Silver Star Plate\*:***

Silver Star plates are issued to veterans who have been awarded a Silver Star medal. A Silver Star recipient must prove that he/she has been awarded the Silver Star medal in order to receive these plates. Silver Star recipients are eligible for one (1) set of plates for each Silver Star medal received.

**Procedure to Obtain Silver Star Plates:** An Application for Veteran's Plates must be completed. Along with this completed application, you must submit a photocopy of one of the following documents to the Special Plates Department of the RMV:

- Honorable Discharge or DD Form 214 Release from Active Duty;  
or Statement of Service from the United States Veterans' Administration.

Once eligibility is verified, customers will receive their veteran license plates and registration via U.S. Mail.

**Fees:** There is no fee for the issuance or the renewal of the Silver Star plates.

**Renewal Cycle:** These plates must be renewed every two (2) years.

***Silver Star Motorcycle Plate\*:***

Silver Star motorcycle plates are issued to veterans who have been awarded a Silver Star medal. A Silver Star recipient must prove that he/she has been awarded the Silver Star medal in order to receive these plates. Silver Star recipients are eligible for one (1) motorcycle plate for each Silver Star medal received.

**Procedure to Obtain Silver Star Motorcycle Plate:** An Application for Veteran's Plates must be completed. Along with this completed application, you must submit a photocopy of one of the following documents to the Special Plates Department of the RMV:

- Honorable Discharge or DD Form 214 Release from Active Duty.

Once eligibility is verified, customers will receive their veteran motorcycle plate and registration via U.S. Mail.

**Fees:** There is no fee for the issuance or the renewal of the Silver Star motorcycle plate.

**Renewal Cycle:** This plate must be renewed every year.

***\*None of the above plates are available in branches.***

Mail the completed Application for Veterans' Plates and verification listed above to:

Registry of Motor Vehicles  
Attn: Special Plates  
P.O. Box 55895  
Boston, MA 02205-5895  
Tel: 857-368-8031

The Special Plates Department will mail you the plates. Please allow three to four weeks for delivery.

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***Disabled Veteran:***

Disabled Veterans are eligible for one (1) set of plates. Disabled Veterans' plates are issued to veterans who:

- Have a vehicle registered in their name;
- Meet Medical Affairs guidelines\*;
- Provide the DV Plate letter from the Veteran's Administration that list impairments which otherwise qualify for disabled parking and total at least 60% service connected rating;
- To obtain Disabled Veterans' plates you must be a Massachusetts resident.

\* A Massachusetts registered and licensed physician, chiropractor, or nurse practitioner must certify that you meet one of the following conditions:

- Cannot walk 200 feet without stopping to rest;
- Cannot walk without the assistance of another person, prosthetic aid, or other assistive device;
- Are restricted by lung disease to such a degree that your forced (respiratory) expiratory volume (FEV) in one second, when measured by spirometry, is less than one (1) liter;
- Use portable oxygen;
- Have a Class III cardiac condition according to the standards set by the American Heart Association;
- Have a Class IV cardiac condition according to the standards set by the American Heart Association. A customer in this condition must surrender his or her license;
- Have Class III or Class IV functional arthritis according to the standards set by the American College of Rheumatology;
- Have been declared legally blind (please attach copy of certification). A customer in this classification must surrender his or her license;
- Have lost one or more limbs or permanently lost the use of one or more limbs.

**Procedure to Obtain Disabled Veterans' Plates:** An Application for Disabled Parking Placard/Plate must be completed.

Mail the completed Application for Disabled Parking Placard/Plate and photocopy of your DV Plate letter from the Veteran's Administration stating that your disability is at least 60% service connected to:

Registry of Motor Vehicles  
Attn: Medical Affairs  
P.O. Box 55889  
Boston, MA 02205-5889  
Tel: 857-368-8020

For Hand Deliveries:

Haymarket Center  
136 Blackstone Street, 3rd Floor  
Boston, MA 02109

**Fees:** There is no fee for the issuance or the renewal of the Disabled Veteran plates.

**Renewal Cycle:** This plate must be renewed every two (2) years.

**Disabled Veteran Fee/Tax Exemptions:** Disabled veterans **approved for a Disabled Veteran (DV) plate by the RMV's Medical Affairs Branch** are exempt from paying the following fees/taxes:

- **Registration Fee** (per M.G.L. Chapter 90, Section 33(29))  
Disabled veterans do not need to pay a registration fee for one passenger vehicle or pick-up truck. It must be owned by the veteran and used for non-commercial purposes. The veteran can choose either one set of DV plates or one set of passenger plates. If the veteran chooses passenger plates with an additional **special plate fee** (special, vanity, or reserved plates), the special plate fee must be paid. If the veteran owns additional vehicles, registration fees must be paid for those vehicles;
- **Driver License Fee** (per M.G.L. Chapter 90, Section 33(29))  
Disabled veterans do not need to pay fees for driver's license transactions. It does not matter if the veteran has obtained DV plates, but he/she must be approved for them;
- **Excise Tax** (per M.G.L. Chapter 60A, Section 1)  
Disabled veterans do not need to pay excise tax for **one** passenger vehicle or pick-up truck. It must be owned by the veteran and used for non-commercial purposes. It does not matter if the veteran has obtained DV plates, but he/she must be approved for them. Application for the excise tax exemption

must be made to the board of assessors of the city or town where the vehicle is registered. If the veteran owns additional vehicles, excise tax must be paid for those vehicles;

- **Sales Tax** (per M.G.L. Chapter 64H, Section 6)

Disabled veterans do not need to pay sales tax for one passenger vehicle or pick-up truck. It must be owned by the veteran and used for non-commercial purposes. To be eligible, the veteran **MUST** obtain DV plates for the vehicle. If the veteran purchases additional vehicles, sales tax must be paid for those vehicles.

***Ex-Prisoner of War Plate:***

Ex-POW plates are issued to former prisoners of war. **Available in all full service branches.** Ex-Prisoners of War are eligible for one (1) set of plates.

**Procedure to Obtain Ex-POW Plates:** You must present one of the following documents to a *full service RMV branch* to verify your eligibility:

- Honorable Discharge or DD Form 214 Release from Active Duty.

In addition to the verification listed above, you will need a copy of your current registration (if applicable), a signed and stamped Application for Registration & Title (RMV-1 Form) from your insurance agent (if a newly purchased vehicle), or a signed and stamped Application to Swap Plates (RMV-3 Form) from your insurance agent (if acquiring Ex-POW plates on an existing registration).

**Fees:** There is no fee for the issuance or the renewal of the Ex-POW plates.

**Renewal Cycle:** These plates must be renewed every two (2) years.

***Ex-Prisoner of War Motorcycle Plate:***

Ex-POW motorcycle plates are issued to former prisoners of war. Ex-Prisoners of War are eligible for one (1) Motorcycle plate.

**Procedure to Obtain Ex-POW Motorcycle Plate:**

You must present one of the following documents to a *full service RMV branch* to verify your eligibility:

- Honorable Discharge or DD Form 214 Release from Active Duty.

In addition to the verification listed above, you will need a copy of your current registration (if applicable), a signed and stamped Application for Registration & Title (RMV-1 Form) from your insurance agent (if a newly purchased vehicle), or a signed and stamped Application to Swap Plates (RMV-3 Form) from your insurance agent (if acquiring Ex-POW plates on an existing registration).

**Fees:** There is no fee for the issuance or the renewal of the Ex-POW motorcycle plate.

**Renewal Cycle:** This plate must be renewed every year.

***Purple Heart Plate:***

Purple Heart plates are issued to veterans who have been awarded a Purple Heart medal. **Available in all full service branches.** A Purple Heart medal recipient must prove that he/she has been awarded a Purple Heart in order to receive these plates. Purple Heart recipients are eligible for one (1) set of plates for each Purple Heart medal received.

**Procedure to Obtain Purple Heart Plates:** You must present one of the following documents to a *full service RMV branch* to verify your eligibility:

- Honorable Discharge or DD Form 214 Release from Active Duty;
- Statement of Service from the United States Veterans' Administration.

In addition to the verification listed above, you will need a copy of your current registration (if applicable), a signed and stamped Application for Registration & Title (RMV-1 Form) from your insurance agent (if a newly purchased vehicle), or a signed and stamped Application to Swap Plates (RMV-3 Form) from your insurance agent (if acquiring Purple Heart plates on an existing registration).

**Fees:** There is no fee for the issuance or the renewal of the Purple Heart plates.

**Renewal Cycle:** These plates must be renewed every two (2) years.

**Purple Heart: Update – April 2015:**

Per the Valor Act II the Registry of Motor Vehicles (RMV) is in the process of redesigning the “Purple Heart” license plate that is issued to recipients of the Purple Heart medal. The plate will continue to display an image of the Purple Heart medal, but will now read, “ORDER OF THE PURPLE HEART RECIPIENT” and “COMBAT WOUNDED”. The redesign and manufacture process can take up to four months after a design has been finalized. The RMV will mail replacement plates to current plate holders, and provide an update on this website when the new design is available.

***Purple Heart Motorcycle Plate:***

Purple Heart motorcycle plates are issued to veterans who have been awarded a Purple Heart medal. **Available in all full service branches.** A Purple Heart medal recipient must prove that he/she has been awarded a Purple Heart in order to receive this plate. Purple Heart recipients are eligible for one (1) motorcycle plate for each Purple Heart medal received.

**Procedure to Obtain Purple Heart Motorcycle Plate:** You must present one of the following documents to a *full service RMV office* to verify your eligibility:

- Honorable Discharge or DD Form 214 Release from Active Duty;
- Statement of Service from the United States Veterans’ Administration.

In addition to the verification listed above, you will need a copy of your current registration (if applicable), a signed and stamped Application for Registration & Title (RMV-1 Form) from your insurance agent (if a newly purchased motorcycle), or a signed and stamped Application to Swap Plates (RMV-3 Form) from your insurance agent (if acquiring Purple Heart motorcycle plate on an existing registration).

**Fees:** There is no fee for the issuance or the renewal of the Purple Heart motorcycle plate.

**Renewal Cycle:** This plate must be renewed every year.

By law, all of the above passenger plates must be renewed every two years, except for **Legion of Valor** and **Congressional Medal of Honor**, which must be renewed every year. All of the above motorcycle plates must be renewed every year.

The following documentation is required for ALL veteran plates: A photocopy of member page four of your DD Form 214, or any DD Form 215 amending your DD Form 214 granting your award (needed only if award is not annotated on your separation documents). A photocopy of your current vehicle registration.

***Distinctive Military Emblems***

A veteran who has been issued a “Veteran” (Flag) plate will be furnished (upon request) a distinctive emblem which identifies the branch of the armed services in which the owner served or the wartime service in which such owner served. There is no preferential treatment implied in the issuance of the veterans’ series plates as there is for the disabled veterans’ plates. There is an additional cost for the veterans’ series plates, and they cannot be used for a vehicle requiring a commercial registration under Massachusetts law. See above for information on obtaining a Veteran series plate.

**Veterans’ Plate Decals:** These are available for both Veterans’ (FLAG) passenger and motorcycle plates.

Where to apply:

Registry of Motor Vehicles

Attn: Special Plates

P.O. Box 55889

Boston, MA 02205-5889

Tel: 857-368-8031



### ***Veteran's Indicator Policy***

All Massachusetts residents who are veterans of the U.S. Armed Forces and were honorably discharged can choose to have a Veteran's Indicator on their Driver's License, Learner's Permit, Massachusetts ID card, or Liquor ID card. If they choose this, the word "Veteran" will be printed on the lower right corner of their license or ID card, or in the bottom center of their learner's permit. There is no additional fee for the Veteran's Indicator, but all regular transaction fees will apply.

One of the following documents (typed, not handwritten) must be presented as proof of honorable discharge:

- DD Form 214 that indicates honorable discharge;
- DD Form 215 that indicates honorable discharge;
- Honorable Discharge.

There is a question on the Class D, M, or DM License and ID Card Application and the CDL Application asking if the customer is a veteran and if he/she would like the Veteran's Indicator. A customer who wants the Veteran's Indicator on his/her Driver's License, Massachusetts ID card, or Liquor ID card must answer "yes" to this question when applying for, renewing, or ordering a duplicate license or ID card.

The Veteran's Indicator cannot be added during a transaction that is completed online. To have the Veteran's Indicator added to a driver's license or ID card, the customer will need to visit a Registry branch office. If the customer prefers not to visit a branch, he/she can continue with the online transaction, but the Veteran's Indicator will not appear on the driver's license or ID card that he/she receives in the mail.

## **Property Tax Exemptions**

### ***Eligible veterans, spouses, and parents***

To qualify, all veterans (and spouses where applicable) must:

- Be legal residents of Massachusetts;
- Be occupying the property as his/her domicile on July 1 in the year of application;
- Have lived in Massachusetts for at least six months prior to entering the service (spouses exempted) or;
- Have lived in Massachusetts for five consecutive years immediately prior to filing for a property tax exemption.

In most cases a surviving spouse receives the exemption if he/she was receiving it before the veteran passed away. However, surviving spouses receiving exemption under Clauses 22 and 22D lose the exemption upon remarriage.

### ***M.G.L. ch. 59, s.5, clause 22***

Clause 22 allows for a \$400.00 tax exemption for the following persons:

- 10% (or more) service-connected disabled veteran;
- Purple Heart recipient;
- Gold Star mothers and fathers;
- Spouse of veteran entitled under Clause 22;
- Surviving spouses who do not remarry.

### ***M.G.L. ch. 59, s.5, clause 22A***

Clause 22A allows for a tax exemption of \$750.00 if the veteran meets the following:

- Loss or loss of use of one hand above the wrist, or one foot above the ankle or one eye;
- Congressional Medal of Honor;
- Distinguished Service Cross;
- Navy Cross or Air Force Cross.

### **M.G.L. ch. 59, s.5, clause 22B**

Clause 22B allows for tax exemption of \$1,250.00 if the veteran meets the following:

- Loss or loss of use of both hands or both feet;
- Loss or loss of use of one hand and one foot as described above;
- Loss or loss of use of both eyes (blind).

### **M.G.L. ch. 59, s.5, clause 22C**

Clause 22C allows for tax exemption of \$1,500.00 if the veteran:

- Is rated by the VA to be permanent and totally disabled and has specially adapted housing.

### **M.G.L. ch. 59, s.5, clause 22D**

Clause 22D is for surviving spouses (who do not remarry) of soldiers, sailors, or members of the Guard whose death occurred as a proximate result of an injury sustained or disease contracted in a combat zone, or who are missing in action with a presumptive finding of death, as a result of combat as members of the armed forces of the United States.

- Total exemption so long as the spouse does not remarry.

### **M.G.L. ch. 59, s.5, clause 22E**

Clause 22<sup>nd</sup> E allows for \$1,000.00 for veterans that are 100% disabled by the VA.

### **M.G.L. ch. 58, s.8A**

Paraplegic veterans, those with service-related injuries as determined by the VA, or their surviving spouses are eligible for total exemption on their property taxes.

#### **How to apply**

To apply, contact the assessor's office in your community. Application must be made annually. For property tax exemptions for disabled veterans, contact your local assessor's office or:

Department of Revenue  
Division of Local Services Bureau of Municipal Finance Laws  
100 Cambridge Street (no walk in service)  
Boston, MA 02210  
Tel: 617-626-2300  
[www.mass.gov/dor](http://www.mass.gov/dor)

## **Housing**

### **State-aided public housing**

*Preference in Tenant Selection; M.G.L. ch. 200, Acts of 1948; M.G.L. ch. 121B, s.1 and s.32; 760 CMR 7.04*

Veterans (see Definitions section) applying for state-aided public housing through a local housing authority, who are to be displaced by any low-rent housing project or by a public slum clearance or urban renewal project or who were displaced within three years prior to applying for low-rent housing, when equally in need and eligible for occupancy as other applicants, shall be given preference in tenant selection in the following order:

1. Families of disabled veterans whose disability has been determined by the U.S. Department of Veterans Affairs to be service-connected;
2. Families of deceased veterans whose death has been determined by the U.S. Department of Veterans Affairs to be service-connected;
3. Families of all other veterans;
4. The word "veteran" shall also include the spouse, surviving spouse, dependent parent or child of a veteran, and the divorced spouse of a veteran who is a legal guardian of a child of a veteran.



### **Gross income calculation**

760 CMR 6.05(3)(C) and M.G.L. ch. 121B, s.32

Any amounts received by the veteran for use in paying tuition, fees, or the cost of books cannot be included in the calculation of the veteran's gross income for purposes of state-aided public housing. Housing authorities are authorized to exclude disability compensation paid by the U.S. Department of Veterans Affairs to totally unemployable disabled veterans in excess of \$1,800.00 However, it is dependant on the individual housing authority to allow such exclusion.

### **Continued occupancy**

M.G.L. ch. 121B, s. 32

State-aided low-rent housing projects cannot deny continued occupancy to veterans, widows or widowers of veterans, or a Gold Star Mother who has lived there for the last eight consecutive years, provided that the unit is two bedrooms or less and the rent is not more than three months in arrears.

### **Homeless shelters, transitional housing, and supportive housing with services**

The Department of Veterans' Services provides some funding to select non-profit organizations which provide housing services to eligible veterans. Housing services range from emergency homeless shelters, group residences, to single occupancy (SRO) quarters. All require that residents maintain a sober and drug-free environment. Services are available to both male and female veterans.

#### **Homeless shelters (short stay)**

<b>Shelter</b>	<b>Address</b>	<b>Telephone</b>	<b>Website</b>
Veterans Inc.	69 Grove Street Worcester, MA 01605	508-791-1213	www.veteransinc.org
New England Center for Homeless Veterans	17 Court Street Boston, MA 02108	617-371-1800	www.nechv.org
Veterans Transition House	20 Willis Street New Bedford, MA 02740	508-992-5313	www.vetshouse.org
Soldier On	421 North Main Street, Buildings 6 and 26 Northampton/Leeds, MA 01053-0481	413-584-4040 x2288	www.wesoldieron.org

#### **Transitional (longer stay) and supportive housing with services**

<b>Shelter</b>	<b>Address</b>	<b>Telephone</b>	<b>Website</b>
Bedford Veterans Quarters (SRO)	200 Springs Road Bedford, MA 01730	781-687-2000	www.caritascommunities.org
Habitat P.L.U.S., Inc. (Services: veterans with head injuries/psychiatric veterans)	520 Essex Street Lynn, MA 01902	781-599-8578	Email: habitatp@aol.com www.HabitatPLUS.org
Veteran Homestead	69 High Street Fitchburg, MA 01420	978-728-4931	www.vethospice.com
Montachusett Veterans Outreach Center, Inc.	268 Central Street Gardner, MA 01440	978-632-9601	www.veterans-outreach.org
Cape and Islands Outreach Center, Inc.	569 Main Street Barnstable/Hyannis, MA 02601	508-778-1590	Email: namvets@capecod.net www.capeandislandsvoc.org

Pine Street Inn	444 Harrison Avenue Boston, MA 02118	617-892-9100	www.pinestreetinn.org
Bilingual Veterans Outreach Center	281 Franklin Street Springfield, MA 01104	413-731-0194	www.bilingualvets.org
Turner House Center for Veterans, Inc.	825 Simonds Road Williamstown, MA 01267	413-458-8234	Email: turnerhousevets@verizon.net www.turnerhousevets.weebly.com
Veteran Hospice Homestead (Services: veterans who are terminally ill)	69 High Street Fitchburg, MA 01420	978-728-4931	www.vethospice.com
Veterans Northeast Outreach Center	10 Reed Street Haverhill, MA 01832	978-372-3626	www.northeastveterans.org

### **Other programs not supported by DVS funding**

#### **Consumer Education Center (MassHousing)**

Toll-Free: 800-224-5124

www.masshousinginfo.org

#### **Home Modification Loan Program**

(Massachusetts Rehabilitation Commission)

Tel: 617-204-3739

www.mass.gov/mrc/hmlp

#### **Homeless Women Veterans' Outreach and Case Management Program, VA Boston Healthcare System**

150 South Huntington Avenue 116B-3

Boston, MA 02130

Tel: 857-364-4027

#### **MassHousing's Home for the Brave Loan Program**

Tel: 617-854-1000

www.masshousing.com

#### **Metropolitan Boston Housing Partnership**

Toll-Free: 800-272-0990

www.mbhp.org

#### **Northeast Veteran Training and Rehabilitation Center**

Corporate Office: 69 High Street

Fitchburg MA 01420

Tel: 978-353-0234

E-mail: al@veteranhomestead.org

### **Soldiers' Homes**

Massachusetts Soldiers' Homes provide a variety of services to veterans such as acute hospital care, domiciliary care, long-term care, physical and occupational therapy, laboratory and radiology services, an outpatient department, and a social services department. There are two state Soldiers' Homes, one in Chelsea, the other in Holyoke. For information on eligibility and admission, contact either: Chelsea Soldiers' Home

91 Crest Avenue

Chelsea, MA 02150

Tel: 617-884-5660

–OR–

Holyoke Soldiers' Home  
Admissions Office  
110 Cherry Street  
Holyoke, MA 01041  
Tel: 413-552-4764

### **Tenancy Preservation Program**

Through the Tenancy Preservation Program (TPP), MassHousing works to prevent homelessness among people with disabilities. TPP acts as a neutral party between landlord and tenant, and provides clinical consultation services to the Housing Court.

For more information, call 617-854-1089 or [www.masshousing.com](http://www.masshousing.com)

### **VA Supported Housing Program**

The VA Supported Housing (VASH) Program is a joint project of the Department of Veterans Affairs and the Department of Housing and Urban Development (HUD). VASH provides section 8 vouchers to chronically homeless veterans with substance abuse and/or mental health issues.

The voucher provides a rent subsidy that generally covers rental costs in excess of 30% of the veterans' income. The goal of the program is to transition veterans from homelessness to independent subsidized housing by providing supportive, community-based case management services.

#### **Eligibility requirements:**

- A veteran must not be a lifetime sexual offender;
- Be homeless or at-risk for homelessness;
- Have a substance abuse or mental illness history;
- Be clinically stabilized;
- Have a need and willingness to accept case management services over a period of time to be determined by the case manager;
- Be within income guidelines;
- Have a savings account.

#### **Contact information:**

For more information, contact the VASH Program Assistant at a VA Medical Center near you.

Bedford: 781-687-2000

Boston: 617-232-9500

Northampton: 413-584-4040

## **Outreach, Counseling, and Trauma Resources**

### **Outreach Centers**

Outreach Centers are non-profit organizations that receive state money through DVS to assist veterans and their families with a range of services. These vary by location and can include:

- Assistance and referrals to obtain federal and state veterans' benefits;
- Food pantry and clothing closets;
- Transportation services;
- Community activities;
- Peer counseling;
- Professional counseling;

- Substance abuse counseling;
- Anger management;
- Post-traumatic stress counseling.

### Eligibility

For Outreach Center services, veterans do NOT need to meet the state’s “veteran” definition under M.G.L. ch. 4, s. 7, cl. 43.

### Contact information:

Outreach Center	Address	Telephone	Website
Nam Vets Association of the Cape and Islands, Inc.	569 Main Street Barnstable/Hyannis, MA 02601	508-778-1590	www.capeandislandsvoc.org
North Shore Veterans’ Counseling Services, Inc.	45 Broadway Beverly, MA 01915	978-921-4851	www.northshoreveterans.com
Boston Metro	719 Tremont Street Boston, MA 02110	617-778-1310	www.massvetsadvisor.org
Pine Street Inn	444 Harrison Avenue Boston, MA 02118	617-892-9100	www.pinestreetinn.org
Veterans’ Association of Bristol County	755 Pine Street Fall River, MA 02720	508-679-9277	www.volunteersouthcoast.org
Montachusett Veterans’ Outreach Center, Inc.	268 Central Street Gardner, MA 01440	978-632-9601	www.veterans-outreach.org
Veterans’ Northeast Outreach Center, Inc.	65 Cedar Street Haverhill, MA 01830	978-521-9668	www.northeastveterans.org
Veterans’ Outreach Center - Metrowest	255 Main Street, Suite 213 Marlborough, MA 01752	508-460-9993	www.vetsoutreach.org
Community Health Center of Cape Cod	107 Commercial Street Mashpee, MA 02649	508-477-7090	www.chcofcapecod.org
Middleboro Veterans Outreach Center	61 Summer Street Middleboro, MA 02346	508-947-9109	www.massvetsadvisor.org
Soldier On	421 North Main Street Northampton, MA 01053	413-582-3059	www.wesoldieron.org
Nathan Hale Foundation (transportation only)	763 State Road Plymouth, MA 02360	508-747-2003	www.thenathanhalefoundation.org
Mason Square Veterans Association	827 State Street Springfield, MA 01107	413-886-0480	www.massvetsadvisor.org
Bilingual Veterans Outreach Center	281 Franklin Street Springfield, MA 01104	413-731-0194	www.bilingualvets.org
Veterans Inc.	69 Grove Street Worcester, MA 01605	508-791-1213	www.massveterans.org

## **Vet Centers**

Vet Centers welcome home the war veteran by providing readjustment services in a caring manner, and assisting them and their family members toward a successful post-war adjustment in or near their respective communities. Vet Center counselors provide bereavement counseling to parents, spouses, and children of armed forces personnel (including Reservists/National Guard members) who died in the service of their country. Vet Center services include individual readjustment counseling, referral for benefits assistance, group readjustment counseling, liaison with community agencies, marital and family counseling, substance abuse information and referral, job counseling and placement, sexual trauma and PTSD counseling, and community education.

All services are free-of-charge to eligible veterans, their families, and significant others. Vet Center staff protects the privacy of all clients. All records related to treatment are strictly confidential and will not be shared with the VA.

Boston Vet Center  
5-11 Drydock Avenue, Suite 27  
South Boston, MA 02210  
Tel: 617-424-0665

Brockton Vet Center  
1041L Pearl Street  
Brockton, MA 02301  
Tel: 508-580-2730

Hyannis Vet Center  
474 West Main Street  
Barnstable, MA 02601  
Tel: 508-778-0124

Lowell Vet Center  
10 George Street  
Lowell, MA 01851  
Tel: 978-453-1151

New Bedford Vet Center  
73 Huttleton Avenue  
Fairhaven, MA 02719  
Tel: 508-999-6920

Springfield Vet Center  
95A Ashley Avenue, Suite A  
Springfield, MA 01089  
Tel: 413-737-5167

Worcester Vet Center  
255 Park Avenue, Suite 900  
Worcester, MA 01609  
Tel: 508-753-7902

## **SAVE Program**

The Department of Veterans' Services in collaboration with the Department of Public Health, has a Statewide Advocacy for Veterans' Empowerment (SAVE) program that assists veterans in need of referral services and seeks to prevent suicide and advocate on behalf of Massachusetts' veterans. SAVE acts as a liaison between veterans (and their families) and the various agencies within the federal and state government. SAVE Outreach Coordinators focus on community advocacy, suicide prevention, mental health awareness, and referrals as well as respond to the needs of veterans and their families. The SAVE team is staffed by veterans from the current conflict and family members of veterans. The SAVE team meets with veterans and their families out in the community, bringing the resources directly to the veteran.

**Contact information:**

SAVE Team  
Department of Veterans' Services  
Toll-Free: 1-888-844-2838  
[www.mass.gov/veterans/](http://www.mass.gov/veterans/)  
Email: [save@massmail.state.ma.us](mailto:save@massmail.state.ma.us)

**Suicide Prevention Lifeline**

The National Suicide Prevention Lifeline provides service for veterans in crisis. Call Toll-Free: 1-800-273-TALK (8255) and press 1 to be connected immediately to VA suicide prevention and mental health service professionals.

**Post-Traumatic Stress Disorder (PTSD)**

Post-Traumatic Stress Disorder, or PTSD, is a psychiatric disorder that can occur following the experience or witnessing of life-threatening events such as military combat, natural disasters, terrorist incidents, serious accidents, or violent personal assaults like rape. People who suffer from PTSD often relive the experience through nightmares and flashbacks, have difficulty sleeping, and feel detached or estranged. These symptoms can be severe enough and last long enough to significantly impair the person's daily life. PTSD is marked by clear biological changes as well as psychological symptoms. PTSD is complicated by the fact that it frequently occurs in conjunction with related disorders such as depression, substance abuse, problems of memory and cognition, and other problems of physical and mental health. The disorder is also associated with impairment of the person's ability to function in social or family life, including occupational instability, marital problems and divorces, family discord, and difficulties in parenting.

**Contact information:**

National Center for PTSD  
VA Boston Healthcare System  
150 South Huntington Avenue (116B-2)  
Boston, MA 02130  
Tel: 857-364-4145  
[www.ncptsd.org](http://www.ncptsd.org)  
or Vet Centers (see Vet Centers beginning on page 15 for the center nearest you.)

**Military Sexual Trauma (MST)**

A number of veterans, both women and men, may have experienced sexual trauma while they served on active military duty. The law defines sexual trauma as: sexual harassment, sexual assault, rape, and other acts of violence. It further defines sexual harassment as repeated unsolicited, verbal or physical contact of a sexual nature, which is threatening. Many veterans have never discussed the incident or their medical or psychological condition with anyone. Yet, these women and men know that they have "not felt the same" since the trauma occurred.

Note: Those veterans with a history of sexual trauma suffered while in the military MAY be eligible for VA treatment without charge for conditions related to that trauma, whether or not they are service-connected for that trauma.

For MST counseling, contact the nearest VA medical center, Vet Center, or the National Center for PTSD (see above for a complete listing).

**Traumatic Brain Injury (TBI)**

Traumatic Brain Injury, or TBI, is an injury that occurs when damage is done to the brain from an external physical force. The head may be hit or may strike a stationary object or be shaken violently. This may occur in a car accident, serious fall or by an act of violence. Servicemembers may sustain a TBI from a blast injury or shockwave. These kinds of events may result in significant cognitive, behavioral, or social challenges.

## **Brain Injury and Statewide Specialized Community Services (BI&SSCS)**

The Brain Injury and Statewide Specialized Community Services (BI&SSCS) is a department of the MRC. This program provides a range of community-based services to persons who have sustained a TBI, including: case management, social/recreational programs, skills training via regionally-based head injury centers, respite, residential services/programs, and family support services.

### **Eligibility Criteria**

In order to be determined eligible for BI&SSCS services, an individual must:

- Be a Massachusetts resident;
- Have sustained a documented TBI;
- Exhibit impairments (physical, cognitive, and/or behavioral) primarily caused by a TBI;
- Be able to participate in community-based services.

BI&SSCS also offers screening exams for TBI and neuropsychological assessment for Operation Enduring Freedom and Operation Iraqi Freedom (OEF/OIF) veterans who have not been previously diagnosed with, or treated for TBI, for eligibility determination purposes.

### **Contact information:**

Brain Injury and Statewide Specialized Community Services  
Massachusetts Rehabilitation Commission  
600 Washington Street, 7th Floor  
Boston, MA 02111  
Tel: 617-204-3600  
Toll-Free: 1-800-245-6543  
[www.mass.gov/mrc/ship](http://www.mass.gov/mrc/ship)  
Email: [shipu@mrc.state.ma.us](mailto:shipu@mrc.state.ma.us)

## **Employment**

### **Veteran's tenure**

*M.G.L. ch. 30, s.9A*

Veterans who hold state non-civil service positions for more than three years cannot be involuntarily separated for lack of work or money when similar offices or positions exist, unless such positions are held by veterans, in which case separation shall occur in reverse order of their respective original appointments.

### **Civil service**

*M.G.L. ch. 31, s.26*

Veterans are given preference in the eligibility lists of civil service positions in the following order:

1. Disabled veterans;
2. Veterans;
3. Spouses or single parents of veterans who were killed in action or who died from a service-connected disability incurred during wartime service, provided that the spouse or parent has not remarried.

*M.G.L. ch. 31, s. 12*

Veterans who apply for civil service jobs for which there is no exam, and therefore, no list, receive preference over equally qualified non-veterans. If more than one veteran qualifies for a position, it is up to the appointing authority to make the choice between or among them. If an authority wants to bypass this law, it has to get the Human Resources Division's (HRD) approval. HRD's civil service unit also maintains lists of state agencies with vacancies and will notify interested veterans of openings.



### **Open competitive exams**

Civil service uses a system of absolute veteran's preference in which someone qualifying as a veteran who receives 70 points or above on an open competitive exam (including police and firefighter) is immediately placed at the head of the eligibility list. **This does not mean that the veteran automatically gets the job.** He/she is just placed at the head of the list and hired when there is a vacancy. Within the system of absolute veteran's preference, veterans are ranked as follows:

1. Disabled veterans have first preference over all other veterans;
2. All other veterans have second preference;
3. Spouses and single parents of veterans who died in action or from service-connected wounds receive third preference.

Note: Those Guard and Reserve members called for active duty can either take exams overseas or take make-up promotional exams upon their return by contacting the Human Resources Division: 617-878-9757 before deployment

### **Promotional exams**

All types of veterans have two points added to their scores. They are not placed at the head of the list.

### **Labor service**

*M.G.L. ch. 31, s. 28*

There is no exam required for labor service positions. Veterans, whether disabled or not, are placed at the top of the eligibility list. Spouses and single parents of veterans are placed below veterans but above all other applicants.

### **Public service**

*Acts of 1941 c.708 (4)*

Members of the Guard or Reserve who are called to active service and who have taken a civil service test, passed, and are on a current certified list are eligible for protection on their civil service original appointment exams. They must make a request in writing up to one year following their discharge to be continued on or restored to such list for a period of time equal to the time of military service. If a person is on more than one list he/she must request this protection separately for each list.

### **Retirement: Pension buy-back**

*M.G.L. ch. 32, s.4 (b)*

Veterans who are employed by state government and certain other governmental units are eligible to buy back up to four years of active service accrued at the rate of one year for every one year of active duty service or four years of active Reserve or National Guard service accrued at the rate of one year for every five years of active Reserve or Guard Service.

### **Public works employment**

*M.G.L. ch. 149 s. 26*

Preference is given to qualified veterans in public works construction by the state, a county, town, authority or district, or by a person contracting with or subcontracting for such work. Each county, town, district, contractor, or subcontractor therefore shall give preference to veterans and service-connected disabled veterans who live in their jurisdiction.

### **Eligible Veterans:**

All veterans as defined by M.G.L. ch.4, s.7, cl. 43.

### **Contact information:**

Veterans' preference in civil service positions:



Human Resource Division  
Commonwealth of Massachusetts  
One Ashburton Place, 3rd Floor  
Boston, MA 02108  
Tel: 617-878-9757  
www.mass.gov/hrd

### ***Protections for Reserve/Guard and active duty military***

#### **Uniformed Services Employment and Reemployment Rights Act (USERRA)**

Under federal legislation (Chapter 43 of Title 38, U.S. Code) enforced by the U.S. Department of Labor's Veterans Employment and Training Service (VETS), servicemembers are entitled to return to their civilian public or private employment with the seniority, status, and pay they would have attained had they been continuously employed if they meet certain criteria. In particular, the law:

- Expands the anti-discrimination protection of Reserve and Guard members in hiring, retention, and advancement on the basis of their military obligation;
- Requires employers to make reasonable efforts to retrain or upgrade skills to qualify workers for reemployment;
- Expands healthcare and employee benefit pension plan coverage;
- Extends the number of years an individual may be absent for military duty;
- Improves the protections for disabled veterans and improves enforcement mechanisms for servicemembers who believe their reemployment rights have been violated.

Servicemembers are required to give advance notice of their service obligation to employers unless military necessity makes this impossible. Notice must be given to employers of intent to return to employment under a set of guidelines based on the length of time absent from the job. Employers and servicemembers with specific questions about their rights and obligations under the USERRA should contact a veterans' representative at the U.S. Department of Labor: 617-626-6699 or visit the website at [www.dol.gov/vets](http://www.dol.gov/vets)

#### **Release for training**

*M.G.L. ch. 33, s. 59 and 59A*

Massachusetts National Guard members who are state employees or county, city, or town employees whose elected authority has accepted this provision are entitled to:

- Up to 34 paid days for any state fiscal year or 17 paid days for any federal fiscal year with the same leaves of absence or vacation given to others.

No member shall be required to use vacation or other time for training drills requiring release from his/her normal scheduled work hours. Such release from work shall not affect his/her leaves of absence or vacation with pay given to others.

*M.G.L. ch. 149, s. 52A*

Ready Reserve members employed in the public or private sector are protected from loss of their positions, including normal vacation, sick leave, bonuses, and advancements during the annual training so long as they do not exceed 17 days in any calendar year, give notice of return and departure, and with the discretion of the employer the leave may be with or without pay.

#### **Public employees serving in Global War on Terrorism**

*Ch. 77 of the Acts of 2005*

An employee of the state, or a county, city, or town that accepts this law who has been called up from the Reserve or National Guard after September 11, 2001, and until September 11, 2011, is entitled to the difference, if any, between his/her base pay as a public employee and his/her base pay from the military.

## **Veterans' Employment and Training Services (VETS)**

The Veterans' Employment and Training Services (VETS) program is provided with grant funding from the U.S. Department of Labor. The grant allows the Division of Career Services to provide Disabled Veteran's Outreach Program (DVOP) specialists and Local Veteran Employment Representatives (LVER) at One-Stop Career Centers throughout the Commonwealth.

### **One-Stop Career Centers**

One-Stop Career Centers are located across the state in every major city, with branch offices in additional communities. While centers design services to meet local needs, there are core services that are similar across the statewide network. There is no charge for these services for veterans. DVOPs and LVERs (who work at Career Centers) give priority service to veterans. For a complete listing of the One-Stop Career Centers: [www.servicelocator.org/nearest\\_onestop.asp](http://www.servicelocator.org/nearest_onestop.asp) or call Toll-free: 1-877-872-5627 (US2-JOBS).

### **Transition Assistance Program (TAP)**

The Transitional Assistance Program (TAP) is an intensive five-day course designed to ease the transition of military personnel into civilian life. TAP workshops are facilitated regularly by DVOP and LVER staff at Hanscom Air Force Base in Bedford, Fort Devens in Acton, and the U.S. Coast Guard Base in Boston. TAP is available to transitioning military personnel and their family members who are within 12 months of separating or 24 months of separating if retiring from the military.

#### **Contact information:**

Division of Career Services  
19 Staniford Street  
Boston, MA 02114  
Tel: 617-626-5337  
[www.mass.gov/dcs](http://www.mass.gov/dcs)

## **Anti-discrimination Protection**

*M.G.L. ch. 151B, s. 4*

It is illegal for any employer to deny initial employment, reemployment, retention in employment, promotion, or any benefit of employment to a person who is a member of, applies to perform, or has an obligation to perform, service in a uniformed military service of the United States, including the National Guard.

Veterans believing they were discriminated on the basis of their status as veterans should report any complaints to the Massachusetts Commission Against Discrimination (MCAD). And contact USERRA at: Tel: 617-626-6699 or visit the website at [www.dol.gov/vets](http://www.dol.gov/vets)

#### **Contact information:**

Massachusetts Commission Against Discrimination (MCAD)  
One Ashburton Place, Room 601  
Boston, MA 02108-1518  
Tel: 617-994-6000  
TTY: 617-994-6196  
[www.mass.gov/mcad](http://www.mass.gov/mcad)

## **Green jobs and training grants**

The Veterans' Workforce Investment Program (VWIP) grant, called The Green TEAM (Training and Employment Access for MA) veterans' initiative assists eligible Massachusetts veterans residing in the I-495/ Boston Metropolitan area, especially those recently discharged, disabled veterans, and those most in need, in accessing information leading to green training, certification and licensure, and employment opportunities. Green training and green jobs are a priority however traditional training and career paths are also included within the VWIP program opportunities. This program is administered through Veterans Northeast Outreach Center, with staff in Haverhill, Wellesley, South Shore, and Boston.

**Contact information:**

Green Jobs for Vets  
Bedford VA Hospital Complex  
204 Springs Road, Building 5, Suite 200  
Bedford, MA 01730-1163  
Tel: 978-476-9144  
Toll Free: 1-800-482-2565  
[www.greenjobs4vets.org](http://www.greenjobs4vets.org)

**Additional VWIP services**

Another program received DOL/VWIP funding and serves the geographic area beyond I-495 by providing training and employment services for green jobs.

**Contact information:**

Veterans, Inc.  
69 Grove Street,  
Worcester, MA 01605  
Tel: 508-791-1213  
Toll Free: 1-800-482-2565  
[www.veteransinc.org](http://www.veteransinc.org)

**Job Training for Homeless Veterans**

Homeless Veterans' Reintegration Program (HVRP) grants require that the participating veteran be homeless or currently residing in a shelter in order to be eligible for the training, job assistance, and housing services.

**Contact information:**

Serving homeless veterans south of Boston  
Father Bills & MainSpring  
38 Broad Street  
Quincy, MA 02169  
Tel: 617-770-3314 x224 to apply for services  
[www.helpfbms.org](http://www.helpfbms.org)

Serving Worcester and south including Fall River and New Bedford  
Veterans, Inc.  
69 Grove Street,  
Worcester, MA 01605  
Tel: 508-791-1213  
Toll Free: 1-800-482-2565  
[www.veteransinc.org](http://www.veteransinc.org)

Also within the Commonwealth, four additional HVRP funding. For eligibility criteria contact the individual program.

Project Place  
1145 Washington Street  
Boston, MA 02118  
Tel: 617-542-3740, x27  
[www.projectplace.org](http://www.projectplace.org)

New England Center for Homeless Veterans  
17 Court Street  
Boston, MA 02108  
Tel: 617-371-1785

www.nechv.org  
Soldier On  
421 North Main Street  
Northampton, MA 01053  
Tel: 413-582-3059  
www.wesoldieron.org

Veterans, Inc.  
69 Grove Street  
Worcester, MA 01605  
Toll Free: 1-800-482-2565  
Tel: 508-791-1213  
www.veteransinc.org

### **Work Opportunity Tax Credit for hiring veterans**

For-profit employers in Massachusetts may be eligible for a federal tax credit through the Work Opportunity Tax Credit (WOTC) program if they hire a qualifying unemployed veteran. An unemployed veteran is a person discharged or released from the military during the five years preceding the hiring date who received unemployment benefits for a least four weeks during the one-year period ending on the hiring date. Individuals must be identified as members of one of these targeted groups before a job offer is made.

The WOTC program has two purposes: to help individuals who qualify as members of a target group to get a job; and to help employers who hire qualified individuals by giving them a credit on their federal taxes. The person hired must be employed for at least 120 hours.

For more information on this federal program, ask a DVOP/LVER at a Career Center or call Tel: 617-626-5353 or E-mail: [wotc@detma.org](mailto:wotc@detma.org) for the Career Center locations near you.

## **Women Veterans**

### **Women Veterans' Network**

The Department of Veterans' Services in acknowledging that women veterans have needs and concerns not experienced by the male population, created the Women Veterans' Network in 1997. Its purpose is to find women who served in the military, some of whom may not be aware that they are veterans and eligible for benefits. The Network is the central resource for women veterans in Massachusetts. Its mission is to:

- Provide women veterans with information on federal, state, and local benefits;
- Expand awareness of the needs of women veterans and identify available health and human resources to meet those needs;
- Advocate on behalf of women veterans in Massachusetts.

### **Database of women veterans**

The Women Veterans' Network maintains a confidential database of women veterans in Massachusetts. The database is used as a mailing list for the Network's biannual newsletter, which contains information on benefits, programs, and events for women veterans.

To add your name to the Database of Women Veterans, please call, write, or email the Women Veterans' Network and request that your name be added. Information needed for addition:

- full name;
- mailing address;
- branch of service and years of service (optional).

### **Honoring women veterans**

The annual Women Are Veterans Too! event, sponsored by the Women Veterans' Network, takes place at the State House during the week of Veterans' Day. The ceremony includes a presentation of the Outstanding

Woman Veteran Award. The Network participates in other informational events throughout the year.

### **Women Veterans' Network Committee**

Members of the Women Veterans' Network Committee include women veterans from all eras, U.S. Department of Veterans Affairs representatives, local Veterans' Service Officers, and representatives of veterans' services organizations, and active duty military personnel. The Committee meets bimonthly to share information and work on projects.

### **36 Frequently Asked Questions from Massachusetts Women Veterans**

The Women Veterans' Network Committee compiled a booklet answering the 36 most frequently asked questions of Massachusetts' women veterans. This publication is an easy-to-use reference tool that points readers to the federal and state programs and resources available to women veterans.

The *36 Frequently Asked Questions* books are available at no charge; call or email to request a copy:

Tel: 617-210-5958

E-mail: [dvswomen@vet.state.ma.us](mailto:dvswomen@vet.state.ma.us)

### **Speakers' Bureau**

The Women Veterans' Network has a Speakers' Bureau consisting of women veterans interested in speaking about their experiences in the military. The Network receives requests from cities and towns, schools, organizations, and private groups looking for speakers at different veterans' events, especially on Memorial Day and Veterans' Day. To become a member of the Speakers' Bureau or to request a speaker, contact the Women Veterans' Network.

### **Contact information:**

Women Veterans' Network  
Department of Veterans' Services  
600 Washington Street, 7th Floor  
Boston, MA 02111  
Viviana Marcotte, Coordinator  
Tel: 617-210-5958  
[www.mass.gov/veterans](http://www.mass.gov/veterans)  
E-mail: [dvswomen@vet.state.ma.us](mailto:dvswomen@vet.state.ma.us)

### **Governor's Advisory Committee on Women Veterans**

*M.G.L. ch. 115, s. 2*

In 1984, a special Advisory Committee on Women Veterans was established and appointed by Governor Michael S. Dukakis, under the direction of the Commissioner of Veterans' Services. The purpose of the Advisory Committee is to foster and promote the interests of women veterans in Massachusetts. The Advisory Committee hosts a women veterans' luncheon every fall to recognize women veterans.

### **Contact information:**

Governor's Advisory Committee on Women Veterans  
June E. Newman, President  
12 Strathmore Road  
Braintree, MA 02184  
Tel: 781-849-3226

### **U.S. Department of Veterans Affairs Center for Women Veterans**

The U.S. Department of Veterans Affairs (VA) provides the same benefits to male and female veterans. The VA Center for Women Veterans works to ensure that women veterans receive benefits and services on par with male veterans, encounter no discrimination in their attempt to access these services, and are treated with respect and dignity by VA service providers. The Center for Women Veterans also acts as the primary advisor to the Secretary of Veterans Affairs on all matters related to programs, issues, and initiatives for and affecting

women veterans.

**Contact information:**

Center for Women Veterans  
U.S. Department of Veterans Affairs  
810 Vermont Avenue NW  
Washington, DC 20240  
Tel: 202-461-6193  
[www.va.gov/womenvet](http://www.va.gov/womenvet)

**Accessing VA services locally**

At the local level each VA Medical Center has a Women Veterans' Program Manager. Additionally, the Boston Regional Office has a Women's Coordinator. The role of these representatives is to help women veterans access their treatment and benefit entitlements.

**Contact information:**

Bedford VAMC: 781-687-2000  
Boston VAMC: 857-364-5994  
Brockton VAMC: 508-583-4500  
Jamaica Plain VAMC: 617-232-9500  
Northampton VAMC :413-584-4040 x2240  
West Roxbury VAMC: 617-323-7700

Regional (Federal) Information  
15 New Sudbury Street, 16th Floor  
JFK Building  
Boston, MA 02203  
Tel: 617-303-1384  
Toll-Free: 800-827-1000

VA can provide appropriate and timely medical care to any eligible woman veteran. In addition to routine medical care, each VA medical facility can provide eligible women veterans with the following:

- Complete physical exams that include breast and pelvic examinations;
- Gynecological services;
- Referral for necessary services that may not be available at that facility.

**VA programs in Massachusetts**

**Contact information:**

Brockton Vet Center  
1041L Pearl Street  
Brockton, MA 02301  
Tel: 508-580-2730

Homeless Women Veterans' Outreach and Case Management Program  
150 South Huntington Avenue 116B-3  
Boston, MA 02130  
Tel: 857-364-4027

Military Sexual Trauma Counseling  
Boston Vet Center  
665 Beacon Street  
Boston, MA 02215  
Tel: 617-424-0665

National Center for PTSD

Boston VA Medical Center  
150 South Huntington Avenue 116B-3  
Boston, MA 02130  
Tel: 857-364-4145  
www.ncptsd.org

Pelvic Floor Dysfunction Clinic  
Northampton VA Medical Center  
421 North Main Street  
Northampton/Leeds, MA 01053-9764  
Tel: 413-584-4040

### **Women veterans' organizations in Massachusetts**

There are service organizations specifically for women veterans that have chapters in Massachusetts. Example: WAVES National; WAC Veterans' Association; Women Marines; and all-women's posts of the American Legion.

For a complete listing contact:

Viviana Marcotte  
Women's Veterans Network  
Tel: 617-210-5958

## **Veterans' Bonuses and Annuities**

### **Bonuses**

The Commonwealth of Massachusetts provides a bonus to veterans of certain designated campaigns who were domiciled in Massachusetts immediately prior to entry in the armed forces. In case of the death of a veteran, the spouse and children, mother or father, brother or sister or other dependents of the deceased veteran (in that order) are eligible for a bonus.

#### **Ch. 731 of the Acts of 1945**

World War II veterans (see Definitions section on page 1) are eligible for a bonus according to the following stipulations:

- Those veterans who performed one day to six months active service are eligible for a \$100.00 bonus;
- Those veterans who performed six months or more stateside service are eligible for a \$200.00 bonus;
- Those veterans who performed foreign service are eligible for a \$300.00 bonus.

#### **Ch. 440 of the Acts of 1953**

Korean veterans (see Definitions section on page 1) are eligible for a bonus according to the following stipulations:

- Those veterans who performed 90 days stateside duty are eligible for a \$100.00 bonus;
- Those veterans who performed six months or more duty are eligible for a \$200.00 bonus;
- Those veterans who served one or more days outside of the continental limits of the United States or performed foreign service are eligible for a \$300.00 bonus.

#### **Ch. 646 of the Acts of 1968**

Vietnam veterans who performed six months active duty from July 1, 1958, and prior to May 17, 1975, are eligible for a bonus according to the following stipulations:

- Those veterans who served six months or more active duty are eligible for a \$200.00 bonus;
- Those veterans who served on duty in Vietnam are eligible for a \$300.00 bonus.



### **Ch. 153 of the Acts of 1992**

Persian Gulf veterans who performed 30 days or more during the period of August 2, 1990 to April 10, 1991 and whose service was under honorable conditions are eligible for a bonus according to the following stipulations:

- Those veterans who performed active service in the Persian Gulf area (war zone or contiguous waters) and who are in receipt of the Southwest Asia Service Medal established by executive order of the President on March 13, 1991, are eligible for a \$500.00 bonus;
- Those veterans who were called to active service in support of said war including as members of the Army National Guard or Air National Guard or as Reservists in the armed forces of the United States in an area other than the Persian Gulf are eligible for a \$300.00 bonus.

### **Ch. 130 of the Acts of 2005**

Operation Enduring Freedom, Operation Iraqi Freedom, and Operation Noble Eagle veterans who were discharged under honorable conditions are eligible for a bonus. The applicant must have lived in the Commonwealth for six months prior to entry into such military service:

- Those veterans who performed active service outside the continental limits of the United States in the Afghanistan or Iraq area as those areas as described by the proper federal authority are eligible for a \$1,000.00 bonus;
- Those veterans who performed active duty within the continental limits of the United States or outside the continental limits of the United States other than in the Afghanistan or Iraq areas for a period of six months or more are eligible for a \$500.00 bonus.

Ch. 132 of the Acts of 2009, s. 11 Notwithstanding any general or special law to the contrary, a resident of the Commonwealth who is sent overseas as a member of the Armed Forces and is eligible to receive Ch. 130 of the Acts of 2005 above may receive such benefits each time he/she is deployed; provided, however, that an eligible resident shall receive the full bonus allowed upon return after his/her first deployment and 50 percent of the bonus after each subsequent deployment provided that appropriated funding is available and the state treasurer certifies that the relevant account has sufficient funds to maintain such an initiative.

#### **Contact information:**

For Persian Gulf veterans only:  
Veterans' Bonus Division  
Department of Veterans' Services  
600 Washington Street, 7th Floor  
Boston, MA 02111  
Tel: 617-210-5927  
[www.mass.gov/veterans](http://www.mass.gov/veterans)  
Email: [mdvs@vet.state.ma.us](mailto:mdvs@vet.state.ma.us)

#### **For all other wartime veterans**

Office of the Treasurer  
One Ashburton Place, 12<sup>th</sup> Floor  
Boston, MA 02108  
Tel: 617-367-9333 x859 (OEF/OIF/ONE veterans only)  
[www.mass.gov/treasury](http://www.mass.gov/treasury)  
Email: [veteransbonus@tre.state.ma.us](mailto:veteransbonus@tre.state.ma.us)

### **Ch. 132 of the Acts of 2009, s. 14**

Amends Ch. 153 of the Acts of 1992 to allow active duty personnel to apply.



## **Annuities**

*M.G.L. ch. 115, s.6, 6B, 6C and 108 CMR 9.01, Acts of 2005, ch. 130*

The Commonwealth of Massachusetts and the Department of Veterans' Services provide an annuity in the amount of \$2000.00 to 100% service-connected disabled veterans. This annuity is payable biannually on August 1st and February 1st in two installments of \$1000.00 each. It is granted to 100% service-connected disabled veterans, to the surviving parents (Gold Star Parents) and the un-remarried spouses (Gold Star Wives or Husbands) of certain deceased veterans who gave their lives in the service of their country during wartime. Each has a separate application form.

### **Eligibility for annuity benefit by veteran**

An applicant veteran who satisfies the following prerequisites shall be eligible to receive a special benefit payment of \$2000.00 in the form of an annuity:

- Meets one of the service time requirements set forth in M.G.L. ch. 115, s.6A, 6B, and 6C;
- Has received an honorable discharge from military service;
- Any person who served on active duty in the armed forces of the United States for a period of at least 180 days and whose last discharge was under honorable conditions and continues to be a resident of the Commonwealth;
- Meets the requirements for blindness, paraplegia, double amputation or other disability set forth in M.G.L. ch. 115, s.6B and is so certified by the Department of Veterans Affairs. Proof of service and disability shall be furnished to the Secretary of DVS as per M.G.L. ch. 115, s.6CH.

### **Application procedure for annuity benefit by surviving parents or un-remarried spouse**

The annuity applicant must be a resident of the Commonwealth at the time of filing and also continue to reside in Massachusetts. Payments shall be due and payable from the date of the application. To receive the annuity, the applicant must complete the application, submit a copy of discharge DD Form 214, a recent VA award letter, and a W-9 form (for address verification). An optional Direct Deposit Authorization may also be submitted. An application may also be obtained by regular mail by calling the Veterans' Service Officer at the local City/Town Hall, or from the Department of Veterans' Services either by phone or online.

### **Contact information:**

Department of Veterans' Services  
600 Washington Street, 7th Floor  
Boston, MA 02111  
Tel: 617-210-5480  
[www.mass.gov/veterans](http://www.mass.gov/veterans)  
Email: [mdvs@vet.state.ma.us](mailto:mdvs@vet.state.ma.us)

## **Burial Benefits**

### **Burial in state veterans' cemeteries**

Massachusetts has state Veterans' Memorial Cemeteries located in Agawam and in Winchendon.

There is no fee for a veteran's burial in a state veterans' memorial cemetery. A nominal fee will be charged for the burial of spouses, widows/widowers, and qualified dependents.

### **Eligibility for veterans**

With the exception of a residency requirement, the Massachusetts Veterans' Memorial Cemeteries follow the military eligibility requirements set forth by the National Cemetery Administration:

### **Military Service**

- The veteran was discharged or released from active duty service under honorable conditions or; \*
- The veteran served at least 20 years in the National Guard or United States Reserve and is in receipt of a military pension or has documentation verifying he/she will receive retirement pay at age 60, in accordance with Title 10, Chapter 1223, of the United States Code or;

- Any member of the armed forces of the United States who dies on active duty and whose home of record is Massachusetts.

\* With certain exceptions service beginning after September 7, 1980 as an enlisted person, and service after October 16, 1981 as an officer, must be for a minimum of 24 months –or– the full period for which the person was called to active duty (examples include those serving less than 24 months in the Gulf War or Reservists who were federalized by Presidential Recall).

### **Residency**

- The veteran’s home of record on his/her DD Form 214 or other discharge form indicates that he/she was a resident of Massachusetts at the time he/she entered into active military service –or–
- The veteran resided in a state other than Massachusetts when he/she entered military service and resided in Massachusetts at least one day after discharge from active duty –or–
- The veteran was a resident of Massachusetts at the time of his/her death.

### **Those not eligible for burial**

- A former spouse of an eligible veteran whose marriage to that individual has been terminated by annulment or divorce, if not otherwise eligible.
- Those excluded from eligibility according to Title 38, United States Code, Section 2411 and other applicable federal laws which prohibit burial in a national or state cemetery of anyone convicted of a federal or state capital crime and sentenced to death or life imprisonment.
- Those who served only on active duty for training.
- Those whose only separation from the armed forces was under dishonorable conditions or whose character of service results in a bar to veterans’ benefits.

### **Eligibility for family of veterans**

The spouses, widows, and widowers of veterans are eligible for burial in the state veteran’s cemeteries if they were legally married at the time of death. The spouse or surviving spouse of an eligible veteran is eligible for interment even if that veteran is not buried or memorialized in a state veterans’ cemetery. In addition, the spouse or surviving spouse of a member of the armed forces of the United States whose remains are unavailable for burial is also eligible for burial.

The surviving spouse of an eligible veteran who had a subsequent remarriage to a non-veteran and whose death occurred on or after January 1, 2000, is eligible for burial in a state veterans’ cemetery based on his or her marriage to the eligible veteran.

For purposes of burial in a state veterans’ cemetery the minor child of an eligible veteran must be unmarried and:

- (a) under 21 years of age; or,
- (b) under 24 years of age and pursuing a full-time course of instruction at an approved educational institution.

For purposes of burial in a state veterans’ cemetery, the unmarried child of an eligible veteran is one of any age but permanently physically or mentally disabled and incapable of self-support before reaching 21 years of age, or before reaching 24 years of age if pursuing a full-time course of education at an approved educational institution. Proper supporting documentation must be provided.

### **How to apply**

To simplify the process for the veteran’s next-of-kin, the following documents should be set aside to be available at the time of need:

- An application by either the veteran or next-of-kin;
- All discharge papers;
- Birth certificate;
- Proof of residency (required if discharge papers do not show “home of record” as a Massachusetts resident).

At the time of need these documents should be forwarded to one of the Massachusetts veterans' cemeteries for approval.

**Contact information:**

Massachusetts Veterans' Memorial Cemetery at Agawam  
1390 Main Street  
Agawam, MA 01001  
Tel: 413-821-9500  
[www.mass.gov/veterans](http://www.mass.gov/veterans)

Massachusetts Veterans' Memorial Cemetery at Winchendon  
111 Glenallen Street  
Winchendon, MA 01475  
Tel: 978-297-9501  
[www.mass.gov/veterans](http://www.mass.gov/veterans)

***Burial in national veterans' cemeteries***

The Department of Veterans Affairs National Cemetery Administration maintains 130 national cemeteries in 39 states (and Puerto Rico) as well as 33 soldier's lots and monument sites. The Massachusetts national cemetery is located in Bourne, MA.

VA burial benefits include a gravesite in a national cemetery, opening and closing of the grave, perpetual grave, a government headstone or marker, a burial flag, and a Presidential Memorial Certificate at no cost to the family. Cremains are buried or intured in national cemeteries in the same manner and with the same honors as casketed remains.

**Eligibility and how to apply:**

- Visit the National Cemetery Administration website at [www.cem.va.gov](http://www.cem.va.gov);
- Call Toll-Free 1-800-827-1000;
- Talk to a VA Veterans Benefits Coordinator.

**Contact information:**

Massachusetts National Cemetery  
Connery Avenue  
Bourne, MA 02532  
Tel: 508-563-7113

U.S. Department of Veterans Affairs  
National Cemetery Administration  
Toll-Free: 1-800-827-1000  
[www.cem.va.gov](http://www.cem.va.gov)

***Military honors at funeral***

To arrange for funeral honors, contact your local funeral home. Direct access via phone and/or fax number is necessary for people who are doing the arrangements without the benefit of a funeral director. Contact the branch of service directly.

Air Force: 781-377-4850; Fax: 781-377-3153

Army: 774-286-1702; Fax: 508-233-6781

Coast Guard: 617-990-6249; Fax: 617-223-3490

Marine Corps: 866-826-3628; Fax: 703-784-9827

Navy: 860-694-3475; Fax: 860-694-3699

# Military Records and State Memorials

## ***War records in Massachusetts***

Veterans discharged to Massachusetts can obtain a copy of their military records by contacting the Military War Records Office of the Adjutant General or by completing the form on page 53. The Military War Records Office has converted all records to electronic format for easier access. Restricted online access to military records is available for authorized users, such as Veterans' Service Officers and funeral directors. Users are required to have a user ID and password in order to access military records. Visit the website to request a user ID and password.

### **Contact information:**

Military War Records Office  
Office of the Adjutant General  
50 Maple Street  
Milford, MA 0175  
Mailing Address:  
P. O. Box 309  
Milford, MA 01757  
Tel: 508-422-1998  
Fax: 508-422-1997  
[www.thenationsfirst.org/military-records-branch.html](http://www.thenationsfirst.org/military-records-branch.html)

## ***National Personnel Records Center***

The National Personnel Records Center, Military Personnel Records (NPRC-MPR), is the repository of millions of military personnel, health, and medical records of discharged and deceased veterans of all services since 1900. NPRC also stores medical treatment records of retirees from all services, as well as records for dependent and other persons treated at military medical facilities. Information from the records is available upon written request (with signature and date) to the extent allowed by law.

### **To obtain military records**

Visit the National Personnel Records Center website at: [www.archives.gov/facilities/mo/st\\_louis/military\\_personnel\\_records.html](http://www.archives.gov/facilities/mo/st_louis/military_personnel_records.html)

Veterans or next-of-kin of a deceased veteran may now use [www.vetreccs.archives.gov](http://www.vetreccs.archives.gov) to order a copy of military records. For all others your request is best made using a Standard Form 180. To obtain this form visit the NPRC website (see above for URL) or call DVS and request a copy: 617-210-5480.

All requests must be in writing, signed, and mailed to the address shown below:

National Personnel Records Center  
Military Personnel Records  
9700 Page Avenue  
St. Louis, MO 63132-5100

Requests for military personnel records or information from them cannot be accepted by email at this time. The Privacy Act of 1974 (5 U.S. ch. 552a) and Department of Defense directives require a written request, signed and dated, to access information from military personnel records.

### **To obtain clinical and medical treatment records**

Clinical and medical treatment records are filed at the National Personnel Records Center by the name of the facility that last had responsibility for the records. Therefore, in order to request information from medical records, you must provide the following information:

- Name of the last facility that had responsibility for the treatment record. Usually this is the last facility at which treatment was provided;

- The year and the type of treatment (inpatient, outpatient, dental, mental health, etc.). If you need copies of specific records, please be sure to state the type of illness, injury, or treatment involved;
- The patient's full name used during treatment;
- The patient's Social Security number and status during treatment (military, retiree, dependent of military, federal employee, dependent, or other [specify]);
- Branch of service and sponsor's service number or Social Security number (if the former patient is/was a dependent);
- Please provide as much information as possible, it may not be possible to locate a record if important identifying information is missing.

For medical records of separated/retired military personnel and Navy/Marine Corps dependents, send request to:

National Personnel Records Center  
 Military Personnel Records  
 9700 Page Avenue  
 St. Louis, MO 63132-5100

For medical records of Air Force, Coast Guard, or Army dependents, send request to:

National Personnel Records Center  
 Civilian Personnel Records  
 111 Winnebago Street  
 St. Louis, MO 63118-4126

Note: Veterans who plan to file a claim for medical benefits with the VA do not need to request a copy of their military health record from the NPRC. When you file a VA claim the VA will request the records automatically as part of the claims process.

**Contact information:**

National Personnel Records Center  
 Military Personnel Records  
 9700 Page Avenue  
 St. Louis, MO 63132-5100  
[www.archives.gov/facilities/mo/st-louis/military\\_personnel\\_records.html](http://www.archives.gov/facilities/mo/st-louis/military_personnel_records.html)  
 Email: [MPR.center@nara.gov](mailto:MPR.center@nara.gov)

***How can I change my military records and discharge rating?***

Each of the military services maintains a discharge review board with authority to change, correct, or modify discharges or dismissals that are not issued by a sentence of a general courts-martial. The board has no authority to address medical discharges.

If you were discharged within the past 15 years fill out and submit DD Form 293, Application for Review of Discharge or Dismissal from the Armed Forces of the United States. If your discharge was more than 15 years ago fill out DD Form 149, Application for Correction of Military Records and submit it to the review board agency of your branch of service. The contact information for the review boards of all branches of service is listed on both forms.

Your local Veterans' Service Officer or the nearest Vet Center has copies of these forms and can help you fill them out.

***Getting authorization for medals you earned***

Veterans can quickly determine which medals they earned by examining their military discharge forms (DD-214, WD 53-35, NAVPERS, etc). Listed on the forms are all the medals the final military unit deemed the veteran was authorized to possess at the time of discharge.

Veterans may request replacement of medals which have been lost, stolen, destroyed or rendered unfit through no fault of the recipient. Requests may also be filed for awards that were earned but for any reason were never issued to the service member. The next-of-kin of deceased veterans may also make the request.

Use Standard Form 180, Request Pertaining to Military Records when applying.

For more information or assistance, contact your local Veterans' Service Officer at City/Town Hall.

### **State Memorials**

#### **World War II**

Battleship Cove is home to the Massachusetts' official memorial to all Bay Staters killed in service to their nation during World War II. Located on board the USS Massachusetts this memorial symbolizes the eternal gratitude of a proud Commonwealth and nation.

Battleship Cove  
Five Water Street  
P.O. Box 111  
Fall River, MA 02722-0111  
Tel: 508-678-1100  
Toll-Free: 1-800-533-3194 (Within New England)  
[www.battleshipcove.com](http://www.battleshipcove.com)

#### **Korean War Memorial**

The Massachusetts Korean War Memorial is in the Charlestown Navy Yard. The memorial honors the over 1,200 Massachusetts veterans who died in Korea.

#### **Vietnam Veterans' Memorial**

The Massachusetts Vietnam Veterans' Memorial in Green Hill Park Worcester was given and dedicated by a grateful Commonwealth to the honor and sacrifice of all its citizens who served in the armed forces of the United States of America from 1955-75. The memorial was dedicated in 2002 at a ceremony that paid special tribute to those whose names are inscribed on the memorial as well as honored all Vietnam veterans.

Massachusetts Vietnam Veterans' Memorial  
Green Hill Park  
50 Skyline Drive  
Worcester, MA 01605  
Tel: 508-799-1190  
[www.massvvm.org](http://www.massvvm.org)

## **Rights of Guard and Reserve Members Called-Up**

If you are a National Guard or Reserve member called up for active duty you need to know about the entire array of federal and state benefits available. These laws can help you avoid legal problems, retain your job, and possibly save money. Recognizing the disruption that call-ups cause to your life and intending to free you from harassment and injury in connection with your civil affairs so that you can devote full attention to duty. Congress and the Massachusetts Legislature have provided protection by way of a number of rights and benefits. You are entitled to protection by the following laws which are highlighted below:

### ***Protections under the federal Servicemembers Civil Relief Act (formerly the Soldiers and Sailors Civil Relief Act)***

What follows is a summary of the protections you are entitled to under the federal Soldiers and Sailors Civil Relief Act of 1940 (SSCRA), 50 United States Code, Appendix s. 510 (amended by Public Law 108-189, December 19, 2003). Under this law your protection begins on the date you enter active duty and generally terminates within 30 to 90 days after the date of your discharge.

#### **Maximum rate of interest:**

If prior to entering service you incur a loan or obligation (including credit cards) with an interest rate in excess



of 6%, you will upon written application to the lender, not be obligated to pay interest in excess of 6% per annum during any part of the period of military service and such excess payments will be forgiven, unless the court finds your ability to pay has not been materially affected.

**Rent and eviction:**

If your rent does not exceed \$2400.00 per month in the year 2003 (the Act provides a formula to calculate the rent ceiling for subsequent years) your landlord cannot evict your dependents from your primary residence unless the landlord obtains a court order. Should the landlord seek a court order the court may stay the proceedings for 90 days.

**Termination of residential leases:**

If you entered into a residential lease before you started active duty, or you are on active duty and receive orders for a permanent change of station, or deploy with a unit for 90 days or more, and the leased premises have been occupied by you or your dependents, you can terminate it. To terminate the lease you must deliver written notice to the landlord along with a copy of your military orders. The effective date of termination for month-to-month rentals is 30 days after the date of the next rental payment due. For example: If your landlord received your notice of termination on June 10, you would still be responsible for the July 1 rent payment, and your lease would terminate on July 31. For all other leases termination becomes effective on the last day of the month following the month in which proper notice is delivered. You are required to pay rent for only those months before the lease is terminated. If you paid rent in advance, the landlord must prorate and refund the unearned portion.

**Motor vehicle leases:**

If you leased a motor vehicle for personal or business use by you or your dependants you may terminate the lease provided that the lease began before you started active duty, and you were called to serve active duty for 180 days or more, or if you executed the lease and afterwards received military orders for a permanent change of station outside the continental U.S., or if you are deployed with a military unit for a period of 180 days or more. To terminate the lease send a written notice and a copy of your military orders to the leasing company. The lease will terminate on the day you return the vehicle, which must be within 15 days of your written notice to terminate. You will not be required to pay an early termination charge, but you may still be responsible for title and registration fees, taxes, and/or excess mileage charges.

**Protection from court proceedings:**

For certain important provisions of the SSCRA (excluding evictions and repossessions) to be of benefit, your ability to either defend or pursue a civil action must be materially affected by your military service.

**Protection when you have not received notice of a lawsuit:**

Before a court can enter a default judgment for your failing to respond to a lawsuit or appear at trial for which you have not received notice, the person who is suing you must provide the court with an affidavit stating whether or not you are in military service. If you are in military service, the court must appoint an attorney to represent you before any judgment is entered. If the attorney cannot locate you, or if you have a defense to the proceedings and you must be present to assert this defense, the court will grant a stay (delay) in the proceedings for 90 days or more.

If a default judgment is entered against you, the judgment may be reopened if you apply within 60 days after leaving active duty provided that you have a valid defense against the action, and that your military service materially affected you from asserting this defense.

**Protection when you have received notice of a lawsuit:**

The court can grant a stay (delay) for 90 days or more if you provide the court with a written document stating that your military duty has materially affected your ability to appear, and the date you will be able to appear. This requirement can also be satisfied by a letter from your CO stating that your military duty prevents your appearance in court and that you are not authorized for leave.

If you are not available to appear in court, and the court refuses to grant a stay in the proceedings, the court must appoint an attorney to represent you.



Note: Your time in service cannot be used to compute the time limits (statute of limitations) for bringing any action or proceeding by or against a member, whether in court or elsewhere (except for federal tax laws).

None of the foregoing provisions apply to eviction proceedings. (For issues related to evictions, please refer to the section on the previous page “Rent and Eviction”).

#### **Mortgage foreclosures:**

If prior to entry into active duty you entered into an installment contract for the purchase of real personal property you will be protected from court proceedings as above if your ability to make payment is materially affected by the military service.

#### **Foreclosures on installment contracts:**

You are protected from court proceedings as above against foreclosure so long as the obligation is secured by real or personal property the debt was incurred before active duty, the property was owned by you or your dependents before active duty, the property is still owned by you or your dependents, and your ability to pay is materially affected by such service.

#### **Health insurance:**

You are entitled to reinstatement of any health insurance that was in effect on the day before service began as of the date of reemployment. You may not be subjected to a waiting period, coverage limitations, or exclusions for pre-existing medical conditions because of the lapse in coverage. You must apply for reinstatement within 120 days of release from military service. USERRA and SCRA provide similar protections regarding health insurance coverage.

#### **Life and professional insurance:**

Your private life insurance policy is protected against lapses, termination, decrease in coverage, increase in premiums (except for increase in premiums based on age) and forfeiture for nonpayment of premiums or for the nonpayment of any indebtedness for the period of military service plus two years. You can suspend your professional liability insurance upon written request to the insurance carrier for the period of your active duty. You or your beneficiary must apply to the U.S. Department of Veterans Affairs to receive this protection.

#### **Income taxes:**

Your state of legal domicile may tax your military income and real and personal property. Legal domicile is not changed solely by military service. Federal and state income tax may be deferred for the period of your military service plus six months if your ability to pay is materially impaired by your military service.

#### **Taxes and assessments on personal/real property:**

Taxes on personal property (including motor vehicles) that fall due and remain unpaid during a period of military service cannot bear an interest rate of more than 6% per year and cannot be subject to additional fees and penalties. During the period of your military service your property cannot be sold to satisfy a tax obligation or assessment except upon a court order. The court determines if a stay is appropriate. (See also real estate tax, on the next page).

#### **Re-employment rights**

If you are called up to active duty from either the public or the private sector you are guaranteed your job and additional rights when you return to your job under the Uniformed Service Employment and Reemployment Rights Act of 1994 (USERRA) Title 38 of the U.S. Code of 4301. So long as before activation you give advance notice to the employer, you are not gone for more than five years, you receive an honorable or general discharge, and you promptly return to work, you are protected. Essentially USERRA provides that you have the same job and benefits as when you left. For more information, please see page 19 or: [www.dol.gov/elaws/vets/userra/userra.asp](http://www.dol.gov/elaws/vets/userra/userra.asp)

#### **Rights under Massachusetts law**

The state’s version of the federal Soldiers’ and Sailors Civil Relief Act of 1941 (SSCRA) provides employment protections if you are a public servant called to, or volunteering for military service in an emergency, so long as you are not dishonorably discharged. There are also civil litigation and official documents protections for all persons who serve. In that this law is more generous than the federal SCRA in terms of extensions for certain

proceedings it supersedes the federal law. It does not apply to proceedings if you are a defendant, executor, or administrator.

**Re-employment:**

If you are a public employee who resigns to serve in the military you are considered on a leave of absence and can be re-employed so long as your return within two years of military service. You are entitled to all seniority rights so long as you return to public service within two years. Your employee pension is protected and your military service is credited to it. Note: These time provisions are more generous than those provided in USERRA they supersede it.

**Certain Municipal, District, County Employees:**

Certain elected municipal, district, and county officers' positions are protected by temporary substitutes.

**Official Documents:**

You can have real estate deeds, powers of attorney, and other instruments acknowledged before certain commissioned officers. Certain commissioned officers have the power and authority to be commissioners, notaries public, and justices of the peace in order to administer oaths and take depositions, affidavits, and acknowledgements of those in military service.

**Other Massachusetts benefits and protections**

**National Guard members:**

If you are in the Massachusetts National Guard you receive extra employment protections. No employer public or private can discriminate against you under M.G.L. ch. 33, s.13. If you work for the state you get paid your state salary while you are on certain types of duty in the Commonwealth at the order of the commander-in-chief. This applies to counties and municipalities if they adopt M.G.L. ch.33, s.59. These duties include annual training, emergency assistance, repelling invasions or suppressing insurrections, controlling riots or mobs, or protecting persons or property during catastrophes or natural disasters.

**Real estate tax:**

If in the judgment of the assessor you can show poverty or financial hardship resulting from a call-up, and if you file a timely application you can get a property tax exemption under Chapter 470 of the Acts of 2002. The exemption is executed in a tax deferral and recovery agreement providing protection for the member's share in the property and for your surviving spouse and heirs. For more information see the law at: [www.state.ma.us/legis/laws/seslaw02/sl020470.htm](http://www.state.ma.us/legis/laws/seslaw02/sl020470.htm)

**Lay-offs:**

If you are a veteran as defined in M.G.L. ch. 4, s.7, cl.43rd, and you hold a state job which is not subject to M.G.L. ch. 31 (civil service), you are protected if you have three years in your position. You have tenure in that position under M.G.L. ch. 30, s.9A. In the event of a lay-off you have a right to a similar existing position, in the same group or grade unless all positions are held by veterans in which case lay-offs are in inverse order of their original appointments. Tenured veterans have preference amongst themselves according to the date of their appointment.

Veterans who are civil service employees classified under Chapter 31 also have lay-off protection in that disabled veterans are retained in preference to all other persons including veterans. See M.G.L. ch.31, s.26 at: [www.state.ma.us/legis/laws/mgl/31-26.htm](http://www.state.ma.us/legis/laws/mgl/31-26.htm)

**Servicemen's Group Life Insurance:**

*Acts of 2005 ch. 130*

The Commonwealth of Massachusetts will reimburse 50% of the monthly premium for any amount of coverage for a member of the Massachusetts National Guard who purchases the Servicemen's Group Life Insurance or 50% of equivalent coverage for group life insurance with a company of the Guard member's choosing not to exceed the amount of the premium that would be covered if they were to elect coverage by Servicemen's Group Life Insurance.

**Creditable service:**

*Acts of 2005 ch. 130*

This change to the existing law allows for those members of the National Guard or Reserves in neighboring states but working in a public service capacity within Massachusetts to have the military service counted as creditable service time and may be applied toward retirement on a ratio of five years of Guard or Reserve time for each year of active service.

**Contact information:**

Department of Veterans' Services  
600 Washington Street, 7th Floor  
Boston, MA 02111  
Tel: 617-210-5480  
[www.mass.gov/veterans](http://www.mass.gov/veterans)  
Email: [mdvs@vet.state.ma.us](mailto:mdvs@vet.state.ma.us)

**Military Family Relief Fund**

*Acts of 2005 ch. 130*

This fund is administered by the Friends of the Massachusetts National Guard and Reserve as a needs-based program to assist those families who are suffering a financial hardship due to military deployment.

**Contact information:**

Friends of the National Guard and Reserve Families  
P.O. Box 395  
Methuen, MA 01844  
[www.militaryfriends.org](http://www.militaryfriends.org)  
Email: [info@militaryfriends.org](mailto:info@militaryfriends.org)

**Military and Family Support Center**

The Military and Family Support Center is an agency of the Massachusetts National Guard that supports Guard and Reserve members and their families by coordinating local, state, and federal resources. A wide range of services are available free of charge at the open access center in Wellesley. Services include but are not limited to:

- Legal services
- Military identification card services
- Family program staff and services
- Counselors and other representatives from federal and state agencies to assist with financial assistance, housing and healthcare
- Transition Assistance Advisor
- Department of Veterans' Services representatives
- Military One Source representatives
- Traumatic Brain Injury support
- Distance learning classroom and conference rooms (for validated agencies)

**Contact information:**

Deployment Cycle Support Operations  
14 Minuteman Lane  
Wellesley, MA 02481  
Toll-Free: 1-800-772-1237  
[www.operationtotalwarrior.us](http://www.operationtotalwarrior.us)

**Operation Total Warrior**

Operation Total Warrior is the Massachusetts Yellow Ribbon Program for Reservists and members of the National Guard for pre- and post-deployment readiness. It consists of a series of seminars conducted at

conference sites across the state for selected units and any veteran or active duty dependent who wishes to attend. The seminars include a number of interactive mental strength building sessions, free job services, financial planning advice, legal services, health and nutrition strategies, and many other beneficial activities and briefings. Family members and friends are welcome to attend free of charge.

**Contact information:**

U.S. Department of Veterans Affairs  
Toll-Free: 1-888-442-4551  
[www.gibill.va.gov](http://www.gibill.va.gov)

## Other Sources of Assistance

### **Operation Enduring Freedom - Operation Iraqi Freedom Veterans**

Every U.S. Department of Veterans Affairs Medical Center (VAMC) has a Returning Veteran Coordinator to assist those returning from service in Operations Enduring Freedom and Iraqi Freedom.

Bedford VAMC: 781-687-2000  
Boston VAMC: 617-232-9500  
Brockton VAMC: 508-583-4500  
Jamaica Plain VAMC: 617-232-9500  
Northampton VAMC: 413-584-4040  
West Roxbury VMAC :617-323-7700

For more information on the VA's programs for returning veterans, visit [www.oefoif.va.gov](http://www.oefoif.va.gov)

The Department of Veterans' Services has produced a publication with information about rights and benefits specifically for OEF/OIF veterans. The publication, entitled *Welcome Home: Your Guide to Veterans' Benefits and Rights* can be accessed on the DVS website or you can call to request a copy.

**Contact information:**

Department of Veterans' Services  
600 Washington Street, 7th Floor  
Boston, MA 02111  
Tel: 617-210-5480  
[www.mass.gov/veterans](http://www.mass.gov/veterans)  
Email: [mdvs@vet.state.ma.us](mailto:mdvs@vet.state.ma.us)

### **Canines for Combat Veterans**

Canines for Combat Veterans is a project of New England Assistance Dog Services (NEADS) based in Princeton, MA. NEADS provides extensive training for service dogs to assist veterans with physical disabilities so that they can maintain their independence. NEADS dogs are granted public access rights under the Americans with Disabilities Act.

To be eligible to receive a dog individuals must spend two weeks attending a training course with their dog and pay a fee. NEADS offers fundraising assistance and flexible payment options. It is NEADS' policy not to deny any application on the basis of the applicant's ability to pay.

**Contact information:**

NEADS  
Dogs for Deaf and Disabled Americans  
P.O. Box 213  
West Boylston, MA 01583  
Tel: 978-422-9064 Voice or TTY  
[www.neads.org](http://www.neads.org)

### **Agent Orange and Gulf War Helpline**

VA and many other government departments and agencies have conducted research studies on the possible

health effects of Agent Orange exposure on U.S. veterans. VA has recognized certain cancers and other health problems as associated with exposure to Agent Orange. The VA has a toll-free helpline for Vietnam veterans to answer their questions about Agent Orange exposure, healthcare, and benefits. The toll-free number: 800-749-8387 connects callers with a special Persian Gulf War helpline to inform veterans about medical care and benefits available to them. For more information call: Agent Orange and Gulf War Helpline Toll-Free: 1-800-749-8387 or visit the website [www.va.gov/agentorange](http://www.va.gov/agentorange)

### **U.S. Department of Veterans Affairs**

The U.S. Department of Veterans Affairs provides a wide range of benefits to U.S. veterans and their families. It offers its benefit system through three major units: the Veterans Benefits Administration; the Veterans Healthcare System; and the National Cemetery Administration. Among the types of benefits that veterans receive through the VA are education and job training, disability compensation, pension payments, life insurance programs, a loan guarantee program, and hospital and medical care services. In addition to medical centers the healthcare system includes nursing homes, domiciliary, and Vet Centers offering readjustment counseling.

#### **Contact information:**

U.S. Department of Veterans Affairs  
Boston Regional Office  
JFK Federal Building, Room 1525  
Boston, MA 02203  
Toll-Free: 1-800-827-1000  
[www.va.gov](http://www.va.gov)

Toll-free numbers for contacting VA:

- VA Benefits Toll-Free: 1-800-827-1000
- Education (GI Bill) Toll-Free: 1-888-442-4551
- Gulf War/Agent Orange Helpline Toll-Free: 1-800-749-8387
- Healthcare Benefits Toll-Free: 1-877-222-8387
- Life Insurance Toll-Free: 1-800-669-8477
- Status of Headstones and Markers Toll-Free: 1-800-697-6947
- Telecommunications Device for the Deaf (TTY) Toll-Free: 1-800-829-4833

#### **For healthcare services, contact your nearest VA medical facility**

- Bedford VA Medical Center: 781-687-2000
- Brockton VA Medical Center: 508-583-4500
- Jamaica Plain (Boston) VA Medical Center: 617-232-9500
- Northampton VA Medical Center: 413-584-4040
- West Roxbury (Boston) VA Medical Center: 617-323-7700

### **Hanscom AFB Commissary**

Active duty military personnel and retirees, members of the Reserve and National Guard, and their families can shop at the Hanscom AFB Commissary to buy quality grocery products at cost.

Store services:

- ATM
- Bakery (including party cakes and photo cakes)
- Deli (including sandwiches to go)
- Hot Foods Department
- Plants

**Contact information:**

Hanscom AFB Commissary  
 1709 Building A - Griffiss Street  
 1709A Griffiss Street  
 Hanscom AFB, MA 01731  
 Tel: 781-377-4210  
[www.commissaries.com/stores/html/store.cfm](http://www.commissaries.com/stores/html/store.cfm)

**State park parking fee waiver**

There is no charge for parking a vehicle with disabled veteran license plates at any state park.

For more information contact:

Department of Conservation and Recreation  
 251 Causeway Street, Suite 600  
 Boston, MA 02114-2104  
 Tel: 617-626-1250  
[www.mass.gov/dcr](http://www.mass.gov/dcr)  
 Email: [mass.parks@state.ma.us](mailto:mass.parks@state.ma.us)

**Veterans' organizations**

Veterans' organizations provide assistance directly to veterans as well as advocate for legislative and policy issues important to veterans.

\*Indicates no Federal website, referrals made to local services via telephone.

<b>Organization</b>	<b>Telephone</b>	<b>Website</b>
American Legion	617-727-2966	<a href="http://www.masslegion.org">www.masslegion.org</a>
American Legion National Service Office	617-303-5693	*
American Legion Auxiliary	617-727-2958	<a href="http://www.masslegion-aux.org">www.masslegion-aux.org</a>
AMVETS	617-727-2972	<a href="http://www.amvets-ma.org">www.amvets-ma.org</a>
AMVETS National Service Office	617-565-5698	*
Bilingual Veterans Outreach Center	413-731-0194	<a href="http://www.bilingualvets.org">www.bilingualvets.org</a>
Disabled American Veterans (DAV)	617-727-2974	<a href="http://www.davma.org">www.davma.org</a>
DAV National Service Office	617-303-5675	*
Gold Star Wives of America, Inc.	617-497-8741	<a href="http://www.goldstarwives.org">www.goldstarwives.org</a>
Italian American War Veterans	781-397-6386	<a href="http://www.itamvets.org">www.itamvets.org</a>
Jewish War Veterans	617-727-2963	<a href="http://www.jwv.org">www.jwv.org</a>
Korean Veterans of America	617-523-1441	<a href="http://koreaveterans.org">koreaveterans.org</a>
Korean War Veterans	617-723-1716	<a href="http://koreanvetsofmass.org">koreanvetsofmass.org</a>
Marine Corps League	617-720-0414	<a href="http://www.mcleague.org">www.mcleague.org</a>
Marine for Life	<a href="mailto:boston@m4l.usmc.mil">boston@m4l.usmc.mil</a>	<a href="http://www.m4l.usmc.mil">www.m4l.usmc.mil</a>
Military Order of the Purple Heart (MOPH)	617-303-5696	<a href="http://www.purpleheart.org">www.purpleheart.org</a>
MOPH National Service Office	617-303-5688	*
New England Chapter of the Paralyzed Veterans of America	Toll-Free: 1-800-660-1181	<a href="http://www.nepva.org">www.nepva.org</a>
OIF/OEF Veterans of Massachusetts	617-372-8200	<a href="http://www.oifoef.com">www.oifoef.com</a>
Persian Gulf Era Veterans	617-263-7438	<a href="http://pgev.org">pgev.org</a>



Polish Legion of American Veterans	617-720-0414	www.plav.org
Veterans of Foreign Wars (VFW)	617-727-2612	www.vfwma.org
Vietnam Veterans of America	Toll-Free: 1-800-882-1316 or; 617-303-5687	www.vva.org

### **Legal Assistance by Counties**

If you need help with legal matters, contact one of the legal services below, which may offer sliding fee and pro bono services.

Massachusetts Bar Association, Boston Office	617-338-0500
Massachusetts Bar Association, Western Mass Office	413-731-5134
<b>Barnstable, Dukes, Nantucket County</b>	
Legal Services for Cape Cod and Islands (includes part of Plymouth County)	Toll-Free: 1-800-742-4107; 508-775-7020 Senior citizens: 508-771-7458
<b>Berkshire, Franklin, Hampshire County</b>	
Massachusetts Justice Project, Holyoke Office	Toll-Free: 1-800-639-1209; 413-533-2660
Western Mass. Legal Services, Pittsfield Office	Toll-Free: 1-800-639-1509; 413-499-1950
Western Mass. Legal Services, Greenfield Office	413-584-4034
<b>Bristol, Norfolk County</b>	
New Center for Legal Advocacy, New Bedford Office	Toll-Free: 1-800-244-9023; 508-979-7160
Southeastern Mass. Legal Services, Fall River Office	Toll-Free: 1-800-287-3777; 508-676-6265
Southeastern Mass. Legal Services, New Bedford Office	Toll-Free: 1-800-929-9721; 508-979-7150
<b>Essex County</b>	
Merrimack Legal Services—Lawrence	978-687-1177
<b>Hampden County</b>	
Massachusetts Justice Project, Holyoke Office	Toll-Free: 1-800-639-1209; 413-533-2660
Western Mass. Legal Services, Springfield Office	Toll-Free: 1-800-639-1109; 413-781-7814
<b>Middlesex County</b>	
Community Legal Services and Counseling Center (Cambridge)	617-661-1010
Greater Boston Legal Services (Boston)	Toll-Free: 1-800-323-3205; 617-371-1234
Cambridge/Somerville Legal Services (Cambridge, surrounding towns)	617-494-1800
Legal Assistance Corporation of Central Mass. (Worcester County)	Toll-Free: 1-800-649-3718; 508-752-3718
South Middlesex Legal Services (Framingham, Marlboro, Dedham, surrounding towns)	Toll-Free: 1-800-696-1501; 508-620-1830
Tri-City Community Action Program Inc. (Malden, Medford, Everett, Melrose, Wakefield)	781-322-4125
Boston College Legal Assistance Bureau	781-893-4793
Merrimack Legal Services, Lowell Office	978-458-1465



<b>Plymouth County</b>	
Southeastern Mass. Legal Services (Senior Law Project), Brockton Office	Toll-Free: 1-800-244-8393; 508-586-2110
New Center for Legal Advocacy, New Bedford Office	Toll-Free: 1-800-244-9023; 508-979-7160
Legal Services for Cape Cod and Islands (includes part of Plymouth County)	Toll-Free: 1-800-742-4107; 508-775-7020; Senior Citizens: 508-771-7458
Greater Boston Legal Services	Toll-Free: 1-800-323-3205; 617-371-1234
Law Advocate Resource Center (LARC)	Toll-Free: 1-800-342-5297; 617-742-9179
Volunteers Lawyer Project (Boston)	617-423-0648
<b>Suffolk County</b>	
Greater Boston Legal Services	Toll-Free: 1-800-323-3205; 617-371-1234
Harvard Legal Aid Bureau (Cambridge)	617-495-4408
Community Legal Services and Counseling Center	617-661-1010
Law Advocate Resource Center (LARC)	Toll-Free: 1-800-342-5297; 617-742-9179
Volunteers Lawyer Project (Boston)	617-423-0648
<b>Worcester County</b>	
Legal Assistance Corporation of Central Mass.	Toll-Free: 1-800-649-3718; 508-752-3718
Western Mass. Legal Services, Northampton Office	Toll-Free: 1-800-639-1309; 413-584-4034
Massachusetts Justice Project, Worcester Office	Toll-Free: 1-888-427-8989; 508-831-9888

### **Veterans' Service Officers**

Veterans' Service Officers (VSOs) are appointed by the mayors in cities and by the board of selectmen in towns to administer Chapter 115 benefits to veterans. One person may serve as a VSO for two or more communities. VSOs process applications for emergency assistance benefits that are paid to veterans and/or their dependents for periods of time when they may not be able to support themselves. They also administer benefits for burial expenses of veterans and their dependents who die without sufficient means to pay for funeral expenses. For the most up-to-date listing of VSOs contact:

Department of Veterans' Services  
600 Washington Street, 7th Floor  
Boston, MA 02111  
Tel: 617-210-5480  
[www.mass.gov/veterans](http://www.mass.gov/veterans)  
Email: [mdvs@vet.state.ma.us](mailto:mdvs@vet.state.ma.us)

The Volunteer Lawyers Project of the Boston Bar Association (BBA), partnered with the Legal Advocacy & Resource Center, the Boston Bar Association, and Shelter Legal Services, has created a hotline to provide legal services to active duty members of the military, veterans of recent wars, and the families of both groups who live in Greater Boston. The Massachusetts Bar Association provides legal advice through a weekly Dial-a-Lawyer program for veterans living across the state.

**Legal Assistance Hotline:** 617-603-1710 to leave a message any time of day. Someone will call you back within two business days. This service is for military personnel and veterans who live in Greater Boston.

**Monthly Dial-a-Lawyer Program:** 617-338-0610 The first Wednesday each month between 5:30 and 7:30 p.m. The Dial-a-Lawyer operates a call-in line for assistance with legal questions. The phones tend to be extremely busy during that two hour time period.

## **Veterans' Service Officers listing by municipality**

### **A**

Abington 781-618-9750  
Acton 978-929-6614  
Acushnet 508-998-0207  
Adams 413-743-8300 x174  
Agawam 413-786-0400 x8781  
Alford 413-528-1580  
Amesbury 978-388-8137  
Amherst 413-259-3028/1-877-821-0128  
Andover 978-623-8280  
Aquinnah (Vineyard Haven) 508-693-6887  
Arlington 781-316-3166  
Ashburnham 978-874-7461  
Ashby 978-597-1700 x 1729  
Ashfield 413-863-3205  
Ashland 508-429-0629  
Athol 978-249-6935  
ATTLEBORO 508-223-2222 x 3281  
Auburn 508-832-7706  
Avon 781-234-3434  
Ayer 978-772-8212

### **B**

Barnstable 508-778-8740/888-778-8701  
Barre 978-355-5024 x126  
Becket (Lee) 413-243-5519  
Bedford 781-275-1328  
Belchertown 413-323-0409  
Bellingham 774-292-2437  
Belmont 617-993-2725  
Berkley (Dighton) 508-669-5027  
Berlin 978-838-2442  
Bernardston 413-863-3205  
BEVERLY 978-921-6018  
Billerica 978-671-0968  
Blackstone 508-883-1500 x126  
Blandford 413-527-6294  
Bolton (Berlin) 978-838-2442  
BOSTON 617-635-3037  
Bourne (Barnstable) 508-778-8740/  
508-743-3009  
Boxborough 978-263-3059  
Boxford (North Andover) 978-688-9525  
Boylston 508-869-0143 x239  
Braintree 781-794-8217  
Brewster 508-778-8740/888-778-8701  
Bridgewater 508-697-0908  
Brimfield (Monson) 413-267-4140

BROCKTON 508-580-7850

Brookfield 413-436-9615  
Brookline 617-730-2112  
Buckland (Montague) 413-863-3205  
Burlington 781-270-1959

### **C**

CAMBRIDGE 617-349-4761  
Canton 781-821-5005  
Carlisle 978-671-0969  
Carver 508-866-3406  
Charlemont 413-863-3205  
Charlton 508-248-2244  
Chatham 508-430-7510/1-888-778-8701  
Chelmsford 978-250-5238  
CHELSEA 617-466-4250  
Cheshire 413-743-1690  
Chester 413-572-6242  
Chesterfield 1-877-821-0128  
CHICOPEE 413-594-3470  
Chilmark (Vineyard Haven) 508-693-6887  
Clarksburg 413-663-8624  
Clinton 978-365-4112  
Cohasset 781-635-4407  
Colrain (Turners Falls) 413-863-3205  
Concord 978-318-3038  
Conway (Turners Falls) 413-863-3205  
Cummington 413-634-2293/1-877-821-0128

### **D**

Dalton 413-684-6111 x19  
Danvers 978-777-0001 x3030  
Dartmouth 508-910-1818  
Dedham 781-751-9265  
Deerfield (Turners Falls) 413-863-3205  
Dennis 508-778-8740/1-888-778-8701  
Dighton 508-669-5027  
Douglas (Whitinsville) 508-234-9808  
Dover 781-646-6545  
Dracut 978-453-9492  
Dudley 508-949-8010  
Dunstable 978-649-4514 x224  
Duxbury 781-934-5774 x108

### **E**

East Bridgewater 508-378-1603  
East Brookfield 508-885-7500 x115  
East Longmeadow 413-267-4140  
Eastham 508-778-8740/1-888-778-8701

Easthampton 413-529-1415  
Easton 508-238-3106 x106  
Edgartown 508-693-6887  
Egremont 413-528-1580  
Erving 413-422-2800 x102  
Essex 1-866-347-8838  
EVERETT 617-394-2320

## **F**

Fairhaven 508-979-4024  
FALL RIVER 508-324-2432  
Falmouth 508-495-7450  
FITCHBURG 978-829-1797  
Florida 413-662-2448  
Foxborough 508-543-1204  
Framingham 508-532-5515  
Franklin 508-613-1315  
Freetown 774-930-4392

## **G**

GARDNER 978-630-4017  
Gayhead (Vineyard Haven) 508-693-6887  
Georgetown 978-347-8838  
Gill (Turners Falls) 413-863-3205  
GLOUCESTER 978-281-9740  
Goshen 413-268-8236  
Gosnold (Vineyard Haven) 508-693-6887  
Grafton 508-839-5335 x1123  
Granby 413-467-7177  
Granville 413-726-9783  
Great Barrington 413-528-1580  
Greenfield 413-772-1571  
Groton 978-448-1175  
Groveland (Haverhill) 978-374-2351

## **H**

Hadley 413-584-5436/1-877-821-0128  
Halifax 781-293-1724  
Hamilton (Ipswich) 978-356-3915  
Hampden (Monson) 413-267-4140  
Hancock 413-738-5225  
Hanover 781-826-5000 x1038  
Hanson 781-293-2772 x106  
Hardwick 413-477-6197 x119  
Harvard 978-456-6848  
Harwich 508-430-7510/1-888-778-8701  
Hatfield 413-247-9200  
HAVERHILL 978-374-2351 x32  
Hawley (Turners Falls) 413-863-3205  
Heath (Turners Falls) 413-863-3205  
Hingham 781-741-1440  
Hinsdale 413-655-8110

Holbrook 781-767-9051  
Holden 508-210-5529  
Holland (Monson) 413-267-4140  
Holliston 508-429-0629  
HOLYOKE 413-322-5630  
Hopedale 508-473-8461  
Hopkinton 508-429-0629  
Hubbardston 978-874-7461  
Hudson 978-568-9635  
Hull 781-925-0305  
Huntington 413-575-6391

## **I**

Ipswich 978-356-3915

## **K**

Kingston 781-585-0515

## **L**

Lakeville 508-947-4254  
Lancaster (Berlin) 978-365-3326 x1010  
Lanesborough 413-443-5234  
LAWRENCE 978-620-3282  
Lee 413-243-5519  
Leicester 508-892-7025  
Lenox 413-637-5500 x4  
LEOMINSTER 978-534-7538  
Leverett (Turners Falls) 413-863-3205  
Lexington 781-861-0194  
Leyden (Greenfield) 413-772-1571  
Lincoln 781-259-4472  
Littleton 978-540-2485  
Longmeadow 413-565-4150  
LOWELL 978-674-4066  
Ludlow 413-583-5600 x1290  
Lunenburg 978-582-4176  
LYNN 781-586-6911  
Lynnfield 781-334-9440

## **M**

MALDEN 781-397-7139  
Manchester 978-526-2014  
Mansfield 508-339-8151  
Marblehead 781-631-0990  
Marion 508-748-3520  
MARLBOROUGH 508-460-3782  
Marshfield 781-834-5576  
Mashpee 508-778-8740/1-888-778-8701  
Mattapoisett 508-758-4100 x212  
Maynard 978-897-0561  
Medfield 508-906-9025  
MEDFORD 781-393-2503

Medway 508-429-0629  
MELROSE 781-979-4186  
Mendon 508-473-8461  
Merrimac 978-465-4418  
Methuen 978-983-8585  
Middleborough 508-946-2407  
Middlefield 413-587-1299/1-877-821-0128  
Middleton 978-762-0611  
Milford 508-634-2311  
Millbury 508-865-4743  
Millis 508-376-7059  
Millville 508-735-6383  
Milton 617-251-7767  
Monroe (Turners Falls) 413-863-3205  
Monson 413-267-4140  
Montague 413-863-3205  
Monterey 413-528-1580  
Montgomery 413-862-8095  
Mt. Washington (Great Barrington) 413-528-1580

## **N**

Nahant 508-581-0018  
Nantucket 508-325-5332  
Natick 508-647-6545  
Needham 781-489-7500  
New Ashford 413-458-5671  
NEW BEDFORD 508-991-6184  
New Braintree 413-867-6314  
New Marlborough (Gt. Barrington) 413-528-1580  
New Salem 978-863-3205  
Newbury 978-356-3915  
NEWBURYPORT 978-465-2201  
NEWTON 617-796-1090  
Norfolk 508-528-7170  
NORTH ADAMS 413-662-3040  
North Andover 978-688-9525  
North Attleborough 508-699-0120  
North Brookfield 508-867-0205  
North Reading 978-357-5212  
NORTHAMPTON 413-587-1299/1-877-821-0128  
Northborough 508-393-5024  
Northbridge 508-234-9808  
Northfield 413-863-3205  
Norton 508-285-0218  
Norwell 781-659-8004  
Norwood 781-762-1240 x208

## **O**

Oak Bluffs (Vineyard Haven) 508-693-6887  
Oakham (Town Hall) 508-882-528478  
Orange (Turners Falls) 413-863-3205  
Orleans (Hyannis) 508-778-8740/1-888-778-8701

Otis (Gt. Barrington) 413-528-1580  
Oxford 508-987-6034

## **P**

Palmer 413-283-2610  
Paxton 508-755-1477  
PEABODY 978-538-5925  
Pelham 413-256-4028/1-877-821-0128  
Pembroke 781-293-4651  
Pepperell 978-433-0342  
Peru (Pittsfield) 413-499-9433  
Petersham 978-249-6935  
Phillipston (Winchendon) 978-249-6935  
PITTSFIELD 413-499-9433  
Plainfield (Turners Falls) 413-863-3205  
Plainville 508-695-3010 x46  
Plymouth 508-747-1620 x172  
Plympton 781-585-3220  
Princeton (Worcester) 508-210-5529  
Provincetown 508-778-8740/1-888-778-8701

## **Q**

QUINCY 617-376-1193

## **R**

Randolph 781-961-0930  
Raynham 508-828-4527  
Reading 781-942-6652  
Rehoboth 508-252-4467  
REVERE 781-286-8119  
Richmond 413-347-2290 (By appointment)  
Rochester (Mattapoisett) 508-758-4100 x212  
Rockland 781-871-1874 x180  
Rockport 978-546-6786  
Rowe 413-772-1571  
Rowley (Ipswich) 978-356-3915  
Royalston (Winchendon) 978-297-0500  
Russell 413-726-9783  
Rutland 508-885-7500 x115

## **S**

SALEM 978-745-0883  
Salisbury 978-388-8136  
Sandisfield 413-528-1580  
Sandwich 508-778-8740/1-888-778-8701  
Saugus 781-231-4010  
Savoy 413-743-4290  
Scituate 781-545-8715  
Seekonk 508-336-2940  
Sharon 781-784-1504  
Sheffield (Gt. Barrington) 413-528-1580  
Shelburne 413-863-3205

Sherborn 508-655-1045  
Shirley 978-425-2600 x280  
Shrewsbury 508-841-8386  
Shutesbury 413-772-1571  
Somerset 508-646-2827  
SOMERVILLE 617-625-6600 x4700  
South Hadley 413-538-5015  
Southampton 413-572-6247  
Southborough 508-229-2172  
Southbridge 508-764-5436  
Southwick 413-726-9783  
Spencer 508-885-7500 x115  
SPRINGFIELD 413-787-6141  
Sterling 978-22-2349  
Stockbridge 413-528-1580  
Stoneham 781-279-2664  
Stoughton 781-341-1300 x9220  
Stow 978-290-0278  
Sturbridge 508-347-2044  
Sudbury 978-639-3357  
Sunderland 413-863-3205  
Sutton 508-234-9808  
Swampscott 781-596-8853  
Swansea 508-673-9814

## **T**

TAUNTON 508-821-1038  
Templeton 978-894-6971  
Tewksbury 978-640-4485  
Tisbury 508-693-6887  
Tolland 413-726-9783  
Topsfield 978-887-1500  
Townsend 978-597-1700 x1729  
Truro 508-430-7510/1-888-778-8701  
Tyngsborough 978-649-2300 x131  
Tyringham 413-528-1580

## **U**

Upton 508-529-6723  
Uxbridge (Whitinsville) 508-234-9808

## **V**

Vineyard Haven 508-693-6887

## **W**

Wakefield (Saugus) 781-246-6377  
Wales (Monson) 413-267-4140  
Walpole 508-660-7325  
WALTHAM 781-314-3415  
Ware 413-967-9648 x115  
Wareham 508-291-3100 x3135  
Warren 413-436-5701 x103

Warwick (Turners Falls) 413-863-3205  
Washington (Pittsfield) 413-499-9433  
Watertown 617-972-6416  
Wayland 508-358-3787  
Webster 508-949-3855  
Wellesley 781-431-1019 x2209  
Wellfleet 508-778-8740/1-888-778-8701  
Wendell (Greenfield) 413-772-1571  
Wenham 978-468-5520 x2  
West Boylston 774-261-4025  
West Bridgewater 508-894-1200  
West Brookfield 508-344-5592  
West Newbury (Ipswich) (978-356-3915  
West Springfield 413-263-3019  
West Stockbridge 413-528-1580  
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WESTFIELD 413-642-9314  
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Weston 781-786-6280  
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Westwood 617-320-1008  
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Wilmington 978-694-2040  
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WORCESTER 508-799-1041  
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Yarmouth (Hyannis) 508-778-8740/1-888-778-8701

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